

Squatter Upgrading in Zambia

Adequacy of the Institutional Framework

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Submitted for the degree of Doctor of Philosophy

Heriot-Watt University

School of Energy, Geoscience, Infrastructure and Society

NOVEMBER 2016

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ABSTRACT

The Government of Zambia plans to become a prosperous middle-income country by 2030. Therefore, it has announced intentions to upgrade squatter settlements to improve the living conditions of the urban poor, and enable them to participate in the vision. However, without a squatter upgrading framework in place, the research assumed government would use the existing Lusaka Squatter Upgrading Project (LSUP) framework. Hence, this research titled *Squatter Upgrading in Zambia: Adequacy of the Institutional Framework*, undertook to examine the extent to which the existing institutional framework was adequate for initiating and supporting squatter upgrading. The research draws on an analysis of data gathered from in-depth interviews with 102 participants (including central and local governments, NGOs, financial institutions, and squatter residents) observations and documentary review.

The research has traced the close links between governance – in the form of the historical legacy of colonialism, post-colonial socialist housing policies and power dynamics between central and local government - and the growth of informal housing within Zambia. Further, it has shown that the culture of clientelism is a major barrier to future efforts to upgrade squatter settlements. While this study took place in Zambia, it is likely that similar links between governance and the growth of squatter settlements are likely to be found in many other Sub-Saharan countries. Similarly, the clear links between the critical success factors that relate to governance and the likely effectiveness of efforts to improve living conditions in squatter settlements are likely to be borne out in other sub-Saharan contexts. Moreover, the research revealed the importance of power dynamics between local and central governments. The research has shown how central government wrestles power from local councils through fiscal and administrative manipulations using the very law that created them as autonomous entities. Additionally, this research has expanded the definition of the urban housing situation to include the quality, tenure, and spatial location aspects. Finally, the research confirmed existing literature regarding the importance of tenure security in influencing investment decisions in housing improvements. It established that as long as squatters gained the assurance of being ‘safe’ from eviction, they made decisions to improve their houses.

Key words: squatter upgrading, institutional framework, adequacy, governance, power dynamics, Zambia

DEDICATION

*To my father, the late Reverend Matenda Thomas Lungu
The most loving, selfless person who worked so hard that I could get a good education
Rest in eternal peace my dearest father!*

ACKNOWLEDGEMENTS

All glory and honour be to Jehovah God, Amen!

If I said, I made it on my own, judge me harshly. Truth be told, I stood on the shoulders of many mighty giants who made me see further. I would like to thank sincerely my sponsors the Commonwealth Scholarship Commission, its management and all staff, for the financial and moral support throughout this journey called the PhD. My sincere thanks also go to my employer, the Copperbelt University for the financial and moral support. I am also grateful to Heriot-Watt University for giving me the opportunity to study in one of the world's most 'distinctly' global universities. Special thanks to the administrative staff in the School of Energy, Geoscience, Infrastructure and Society (EGIS) for providing a favourable environment for studying even under very difficult conditions. I am also grateful to my wonderful supervisors, Professors Glen Bramley and Gina Netto, the giants on whose shoulders I stood. I greatly appreciate your invaluable input in this PhD.

I give special thanks to all the research participants who included officers from Non-Governmental Organisations, financial institutions, local councils, Ministry of Local Government and Housing, and residents from my case study squatter settlements in Kitwe and Chipata districts, who spared time from their busy schedules to give me interviews. I am especially thankful to Messrs. S. Musichili, M. Lungu, and M. Silumesi (MLGH), Messrs N. Kaonga and J. Ngwenyama (Chipata Municipality), and Messrs B. Luanga and Kapesha (Kitwe City Council) for all the help and information they provided. Thanks also go to my research assistants, Ms. Mahongo Sakeni (Kitwe), Mrs. Towela L. Chanda, and Miss Janet Banda (Chipata).

To all my friends in William Arrol 1.29, especially Selina, Emma, Achala, Toriquel, Oum, Farjana, Maha, Perga, Aisling, Busola, Robert, and Edward, you made my stay in Edinburgh memorable. I will miss the restaurants we patronised to let out the PhD steam. Thank you all and may God be with you always.

I am eternally indebted to the prayer warriors in my camp: the 'queen' my mother, Mrs Cecilia N. Lungu, my guardian angel my grandmother, Ms. Jessy N. Zimba (late), my five siblings and their families, friends and relatives. Your prayers and words of encouragement have been my fuel. I could not have made this journey without you.

ACADEMIC REGISTRY



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LIST OF ABBREVIATIONS

ACTSA	Action for Southern Africa
ADB	African Development Bank
ADC	Area Development Committee
AKAA	Aga Khan Architecture Award
CBO	Community Based Organisation
CDF	Constituency Development Fund
CLGC	Communities and Local Government Committee
CLGF	Commonwealth Local Government Forum
CMC	Chipata Municipal Council
CSO	Central Statistical Office
CSR	Corporate Social Responsibility
DCO	District Commission Office
DDCC	District Development Coordinating Committee
DFID	Department for International Development
ENO	Employment of Natives Ordinance
GDP	Gross Domestic Product
GFLD	Global Forum on Local Development
GRZ	Government of the Republic of Zambia
HBE	Home-Based Enterprise
HDI	Human Development Index
HIPC	Heavily Indebted Poor Country
HPU	Housing Project Unit
ICMM	International Council on Mining and Metals
IDB	Inter-American Development Bank
IFAD	International Fund for Agricultural Development
IGT	Intergovernmental Transfers
IMF	International Monetary Fund
ISF-UTS	Institute for Sustainable Futures, University of Technology in Sydney
IWU	Industrialisation without Urbanisation
JCTR	Jesuit Centre for Theological Reflection
JICA	Japan International corporation Agency
KCC	Kitwe City Council
KIP	Kampung Improvement Programme
LAC	Latin America and the Caribbean
LCC	Lusaka City Council
LG Act	Local Government Act
LGAZ	Local Government Association of Zambia
LGSC	Local Government Service Commission
LSUP	Lusaka Squatter Upgrading Project
MCRC	Mung'omba Constitution Review Commission
MFI	Microfinance Institution
MHT	Muhammad Husni Thamrin Proyek
MLGH	Ministry of Local Government and Housing
MMD	Movement for Multi-party Democracy
NGO	Non-Governmental Organisations
NHA	National Housing Authority
NRO	Natives Registration Ordinance
PDCC	Provincial Development Coordinating Committee

PFB	Programa Favela Bairro
PIG	Party and Its Government
PLGO	Provincial Local Government Office
PSUP	Participatory Slum Upgrading Programme
SAP	Structural Adjustment Programmes
SIF	Social Investment Fund
SMH	Municipal Housing Secretariat
SWU	Stabilisation without Urbanisation
TCPA	Town and Country Planning
UAHO	Urban African Housing Ordinance
UCLG	United Cities and Local Governments
UN	United Nations
UNDP	United Nations Development Programme
UN-Habitat	United Nations Human Settlements Programme
UNICEF	United Nations Children's Emergency Fund
UNIP	United National Independence Party
VPC	Village Productivity Committees
WDC	Ward Development Committee
ZAMSIF	Zambia Social Investment Fund
ZCCM	Zambia Consolidated Copper Mines
ZDA	Zambia Development Agency

CHAPTER 1 INTRODUCTION TO THE RESEARCH

1.1 INTRODUCTION

This research examines the existing squatter upgrading framework to establish its adequacy for initiating and supporting squatter upgrading. Zambia faces a critical shortage of urban housing and hence, a large proportion of the urban population lives in squatter settlements (Makasa, 2010; Mutale, 2004). The need to undertake this research follows government's announcements in 2006 and 2011 to upgrade squatter settlements across the country to provide municipal services that they lacked (GRZ, 2006a; 2011). In 2006, government framed a national vision, the VISION 2030 in which it aspires to become a middle-income country by 2030 (GRZ, 2006b). Among key areas of development identified was housing development including conventional housing and squatter upgrading. This research focuses on squatter upgrading (GRZ, 2006a).

When government announced intentions to upgrade squatter settlements, my initial concern was the availability of a framework for squatter upgrading. Further investigations revealed that from 2006 until 2012 when this research began, there was no squatter upgrading framework in place. Between 1974 and 1980, government implemented a pilot squatter upgrading programme called the Lusaka Squatter Upgrading Project (LSUP) that involved four squatter settlements in Lusaka city (Keare & Paris, 1982). However, when LSUP ended, government did not replicate it in other settlements in Lusaka or in other cities (Rakodi, 1986a). Therefore, this research assumed that government would use the existing squatter upgrading framework for new upgrading programmes. Nevertheless, this research questions the adequacy of the existing upgrading framework to initiate and support squatter upgrading.

This chapter introduces the whole research and hence, begins with a background to contextualise and later state the problem. It then outlines the overall research aim and objectives to guide the research. Next, the chapter presents the rationale for the research and proceeds with an overview of the research design and methodology. The chapter also gives an overview of the country where the research takes place to provide an insight to the conditions that have led to the prevalence of squatter settlements and possibly influence squatter upgrading. Lastly, it outlines the thesis structure.

1.2 BACKGROUND TO THE RESEARCH

Squatter settlements are quite common in urban towns in the developing world where they accommodate over one billion people (Arimah, 2010a). In Zambia, although

population and housing censuses do not segregate the urban population into squatters or otherwise, estimates indicate that more than seventy percent of the urban population lives in squatter settlements (Taylor, et al., 2015). The conditions in squatter settlements are usually appalling – they often lack basic infrastructure and services such as access roads, water and sanitation, and education and health facilities (UN-Habitat, 2003a). To understand why squatter settlements occur, analysts have offered several explanations. For instance, Cities Alliance (1999, p. 1) believes that squatter settlements are “the products of failed policies, bad governance, corruption, inappropriate regulation, dysfunctional land markets, unresponsive financial systems, and a fundamental lack of political will.” Others believe that squatter settlements signify institutional failures in implementing housing policies (Mpofu, 2012; Collier & Venables, 2014; Arimah, 2010b; Makasa, 2010; Sietchiping, 2005). As Mpofu (2012, p. 46) further notes, squatter settlements also indicate “the extent of housing poverty in a society.”

Until 1996, Zambia did not have a housing policy (Makasa, 2010). As such, housing provision seemed incidental to the main development policies. For instance, during the colonial era the major development objective was profit maximisation (Siamwiza, 1986). Therefore, government oriented development policies towards activities that made profits rather than consumed resources such as housing provision. The colonial government strove to minimise the rate of urbanisation through repressive acts including promotion of migratory labour and institutional housing (Mutale, 2004). However, urban population increased initially through rural-urban migrations and later, naturally. Since urban housing was insufficient to accommodate all migrants, many of them built houses in peripheral areas and white owned farms and hence, the beginning of squatter settlements.

The socialist government during the independence era did not have a housing policy either. Instead, it implemented housing programmes through national development plans (Rakodi, 1986a). At independence in 1964, government removed movement restrictions the colonial government had imposed on Africans to curb rapid urbanisation. However, this action caused unprecedented rural-urban migrations that later triggered an acute urban housing shortage (Seymour, 1975). Between 1963 and 1980, the proportion of the urban population increased from twenty-one to forty percent, but declined slightly to thirty-nine percent between 1980 and 1990 and later to thirty-five percent by 2000 (see Table 1.1).

Table 1.1: Urbanisation Trends in Zambia (1963-2010)

Year	Total Population	Urban Population	Urban Population (%)
1963	3,490,170	715,256	21
1963-1969	4,056,998	1,192,100	29
1969-1980	5,661,800	2,258,569	40
1980-1990	7,383,097	2,905,283	39
1990-2000	9,885,591	3,426,862	35
2000-2010	13,092,666	5,173,450	40

Source: Compiled from CSO (2012a; 2012b; 2013b), Potts (2005) and Mwanza (1979)

Government attempted to solve the problem of urban housing shortage through conventional housing, site-and-services schemes, and squatter upgrading (Mutale, 2004; Rakodi, 1986a). However, conventional housing failed to prioritise low-income housing while site-and-services schemes seemed to benefit the wealthy more than the poor (Amis & Lloyd, 1990). Consequently, many people who could not find affordable housing built houses in squatter settlements (Makasa, 2010). By mid-1970s, squatter settlements outnumbered formal residential areas in big cities such as Lusaka (Hansen, 1982; Seymour, 1975).

Unlike the other two eras, the post-independence era government began implementing housing programmes under a new housing policy that won an accolade, the UN-Habitat Scroll of Honour in 1996 (Makasa, 2010). Moreover, government documented for the first time the national housing deficit, which it estimated at 856,000 units. Its plan then was to build 110,000 houses every year until 2010 (GRZ, 1996a). However, two decades on, the award-winning housing policy seems not to have lived up to its expectation regarding low-income housing provision. By 2010, government had not achieved its housing objective. On the one hand, the urban population has increased by fifty-nine percent and generated an over one hundred percent increase in the squatter population (see Table 1.2). On the other hand, the housing deficit increased to about two million units (UN-Habitat, 2012a).

Table 1.2: Squatter Population Growth (2000-2010)

	1990-2000	2000-2010	Increase	Increase (%)
Urban Population	3,246,862	5,173,450	1,926,588	59
Squatter Population	1,713,431	3,621,415	1,907,984	111
Squatter/ Urban Population (%)	50	70		20

Source: Compiled from CSO (2003; 2012a), Taylor et al (2015) and ISF-UTS (2011)

However, the housing estimated deficit does not indicate what proportion of it is urban. Evidence shows that squatter housing is increasing rapidly relative to formal urban

housing. By 2010, urban housing comprised forty-two percent (337,000 units) squatter housing, and fifty-six percent (463,000) conventional housing (see Figure 1.1). Based on the national average household size of five persons (CSO, 2012a), and estimated squatter population of almost four million (see Table 1.2), the country needs 800,000 housing units to replace squatter housing, and reduce overcrowding.

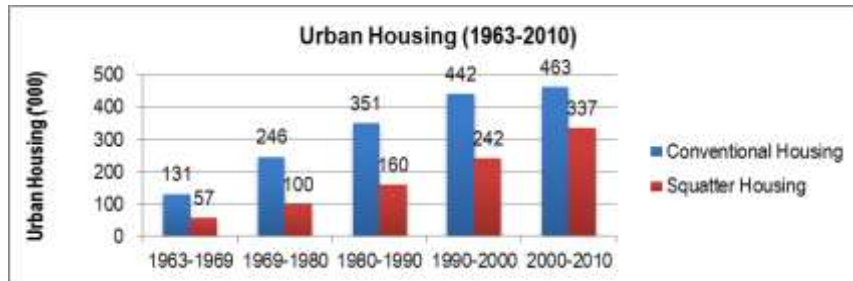


Figure 1.1: Composition of Urban Housing, 1963-2010

Source: Compiled from Census reports (1990-2010)

Based on the foregoing, the continued presence of squatter settlements signifies institutional failures more than lack of a housing policy. For instance, Zambia has an award-winning housing policy. It also has the National Housing Authority (NHA), an institution created in 1971 specifically to manage and coordinate housing programmes (GRZ, 1971a). Yet, there seems to be no deliberate effort to solving the urban housing shortage especially for the urban poor. Nevertheless, there seems to be renewed enthusiasm to implement squatter upgrading (GRZ, 2011). Although squatter upgrading does not mean provision of physical houses for residents, it facilitates enabling conditions for squatters to improve their housing (Gulyani & Connors, 2002; UN-Habitat, 2003a). Therefore, government has highlighted some strategies to achieve squatter upgrading including the following:

- Foster healthy, functional, environmentally friendly and aesthetically pleasant housing areas
- Streamline building standards, regulations and other controls;
- Provide solid waste management systems;
- Relocate families from areas earmarked for non-residential developments;
- Mobilize concessional long-term financing; and
- Provide municipal infrastructure and services in harmony with other sectors.

1.3 STATEMENT OF THE PROBLEM

Evidence suggests that of all the housing programmes that government implemented during the independence era, squatter upgrading seemed to have reached more people than the other programmes. Yet, after the pilot squatter upgrading programmes ended in

1981, government did not replicate it in other settlements or towns outside of Lusaka. Several evaluations of the LSUP revealed endemic weaknesses in the framework used to implement squatter upgrading (World Bank, 1983; 2002a; Keare & Paris, 1982; Bamberger, et al., 1982). Firstly, the management of LSUP had heavy central government control. This minimised the involvement of the Lusaka City Council (LCC) and eventual capacity building in the local council to help with project implementation, cost control and cost-recovery aspects of the project (World Bank, 1983). Secondly, LSUP lacked stakeholder participation beyond government ministries and donor agencies (Keare & Paris, 1982). By their very nature, the strategies outlined to support squatter upgrading, require stakeholder participation (see 1.2).

Thirdly, LSUP lacked community participation during the planning and implementation stages, and only involved squatter communities in the maintenance aspect of the project (Rakodi, 1986a). Absence of community participation during these stages resulted in the project not providing service levels that residents wanted (World Bank, 1983). Moreover, maintenance of infrastructure after the project completed became a challenge because the communities did not want to get involved since government had initially sidelined them. Fourthly, LSUP depended almost entirely on external funding and expatriate expertise, so that when funding ceased and expatriates left, the government could not replicate the project in other cities for lack of financial resources (Rakodi, 1986a). Lastly, LSUP adopted unrealistically high building standards, which raised the cost of housing improvement for squatter residents (World Bank, 2002a). Therefore, considering the weaknesses of the LSUP framework, *this research questions its adequacy to initiate and support new squatter upgrading programmes.*

1.4 RESEARCH AIM AND OBJECTIVES

Fiori et al. (2000) have identified squatter upgrading as presenting an opportunity at poverty alleviation. Since poverty is a multi-dimensional condition, reducing it to one variable of say lack of income only overshadows other deprivations such lack of access to basic infrastructure and services, vulnerability to violence and crime, and low education, health and housing standards (Fiori, et al., 2000; Townsend, 2006). Hence, any effort aimed at eradication or alleviation of poverty requires a multi-sectoral approach that integrates a range of components to meet a range of causes and manifestations of poverty (IMF, 2003). There is a need for poverty reduction policies that advocate principles and practices such as participation, partnership, and multi-sectorality (Riley, et al., 2001). Moreover, there is growing consensus that governments

alone cannot end poverty. Analysts believe that “it is entirely possible to unlock resources by galvanizing new models of funding and collaboration by bringing government and the private sector together” (Ibrahim & Polman, 2015).

Therefore, squatter upgrading requires a multi-sectoral approach - involving actors from public, private, and civil society sectors, and communities (Gulyani & Connors, 2002; Fiori, et al., 2000; Imparato & Ruster, 2003). This research refers to this multi-sectoral approach as an institutional approach. To implement squatter upgrading using an institutional approach, there must be a framework, herein called the institutional framework, which would guide the upgrading process. This institutional framework would comprise, “on the one hand, of formal and explicit rules, regulations, policies, etc., and on the other, of informal and implicit norms and values, that govern the working of the institution” (Bhagavan & Virgin, 2004, p. 3). In this regard, the institutional framework would do the following (Fiori, et al., 2000):

- Define the programme, its goals and objectives,
- Identify sources of funding for the programme,
- Define the programme’s management framework,
- Identify stakeholders and their responsibilities,
- Involve communities in programme, and
- Identify forms of community support.

Additionally, an institutional framework alone is insufficient to guarantee successful squatter upgrading and, hence, there must be an enabling environment. This research defines an enabling environment as one where there are effective legal frameworks, healthy and supportive interactions between actors, and sustained political will (Srinivas, 2012). Based on the assumption that government would use the existing LSUP upgrading framework to implement new squatter upgrading programmes, the overall aim of this research is *to establish the extent to which the existing squatter upgrading framework is adequate to initiate and support squatter upgrading*.

To understand the need for an adequate institutional framework for squatter upgrading, the research begins by examining literature to establish the critical success factors to squatter upgrading. It also identifies examples of successful squatter upgrading programmes to determine the extent to which having adequate upgrading frameworks influenced their success. Next, the research deems it essential to provide a brief historical background to the urban housing problem that had led to the prevalence of squatter settlements that seem to transcend three distinct political eras – colonial,

independence, and post-independence. It also becomes necessary to investigate the relationship between political regimes and squatter settlements. Furthermore, the prevalence of squatter settlements indicates an urban housing shortage. Therefore, the research seeks to define clearly the housing situation to understand the need for squatter upgrading. Lastly, having determined the extent of the housing problem and established the need for squatter upgrading, the research endeavours to examine the existing upgrading framework to see if it is adequate to initiate and support squatter upgrading. Against this background, I raised the following questions that formed the roadmap for the research:

- What are the critical conditions for squatter upgrading to succeed? To what extent does an adequate institutional framework contribute to the success of squatter upgrading?
- How have political regimes influenced housing provision especially as it relates to the prevalence of squatter settlements?
- What is the nature of the housing situation and how has it contributed to the prevalence of squatter settlements?
- To what extent is the institutional framework adequate to initiate and support squatter upgrading programmes?

Therefore, the specific objectives of the research were as follows:

- To identify the critical conditions required for squatter upgrading to proceed and establish the extent to which an adequate institutional framework contributes to the success of squatter upgrading;
- To examine how political regimes have affected housing and housing provision;
- To assess the nature of the urban housing situation and understand the need for squatter upgrading; and
- To investigate the extent to which the institutional framework is adequate to support squatter upgrading.

1.5 RESEARCH RATIONALE, SCOPE AND LIMITATIONS

The various housing programmes that government has implemented in the past appear to have failed to mitigate the urban housing problem because many squatter settlements still exist. In fact, the problem has intensified as the largest proportion of urban dwellers lives in squatter settlements because of urban housing shortage (see 1.1). Nonetheless, government appears to have renewed interest in addressing the urban housing problem through squatter upgrading as it desires to improve the living conditions of the urban poor to enable them contribute effectively to the VISION 2030. It is a fact that government has done squatter upgrading in the past and hence, not surprising that it would want to do it again. However, there has been no scholarly research on the LSUP

upgrading framework to determine its suitability on new upgrading programmes.

This research plans to fill this gap and contribute to the body of knowledge by providing a strong theoretical foundation for discussions on the importance of an adequate institutional framework for squatter upgrading to proceed in small- and medium-sized towns in Zambia. Detailed examination of existing literature may provide responses to many of the concerns arising out of the research objectives regarding the planning and implementation of squatter upgrading programmes. Moreover, the findings from the research provide a basis for policy recommendations regarding squatter upgrading in Zambia and beyond. Therefore, the research endeavours to understand the link between an adequate institutional framework and successful squatter upgrading. This research happens at an opportune time when government is considering upgrading squatter settlements in the country to improve the living conditions of squatter residents as it pursues the VISION 2030. As government endeavours to formulate a policy on squatter upgrading, this research would provide a basis for discussions.

Squatter settlements are widespread in all municipalities in Zambia. However, being on a doctoral scholarship of three years, time and funding were the main constraints when choosing the study areas. However, I chose two towns of which one is a small-sized town and the other a medium-sized town. Although not intended to represent other towns, these two towns contained several characteristics that other towns could identify with. For instance, the small-sized town is predominantly rural in terms of population and its main economic activity is agriculture. The medium-sized town on the other hand, is largely urban with an urban population and industrial-based economy. Concerns may arise regarding the research's limitations on generalisability, but that is true of all qualitative research. Although this research contains quantitative material and analysis, it is largely qualitative. Therefore, like all other qualitative research, its aim is not to generalise results beyond the areas where the research took place but to explain phenomena in a given environment (Mertens, 2010). Nonetheless, results from this research are credible and valid in informing policy on squatter upgrading.

1.6 RESEARCH DESIGN AND METHODOLOGY

The decision to choose a specific research approach and research methods depends primarily on their suitability to answer research questions rather than deriving purely from philosophy or methodology textbooks (Buchanan & Bryman, 2007; Reiter, et al., 2011). This research is exploratory as it investigates the extent to which an existing

upgrading framework is adequate to initiate and support squatter upgrading (see 1.3). Therefore, I took an exploratory research design approach to gain an in-depth understanding of the phenomenon (see Chapter 4 for detailed research methodology). Using a case study approach, I chose two local councils of Chipata Municipal Council (CMC) and Kitwe City Council (KCC) for four reasons. In the first place, these two councils provided typical examples of rural and urban councils. Chipata is a rural town with most of the population subsisting on agriculture (CMC, 2008; CSO, 2003). Kitwe on the other hand, is mainly urban depending on commercial and industrial activities (see Table 1.3).

Table 1.3: Some Characteristic features of Case Study Areas

Municipality	Chipata	Kitwe
Status	Rural	Urban
Economy	Agriculture; Provincial economic hub; Cross border trading	Mining, Commerce; Provincial economic hub; Cross border trading
Overall Population	455,783	517,543
Urban Population	116,627 (25.6%)	501,360 (96.9%)
Squatter Population	63,500 (54.4% of urban population)	229,237 (45.7% of urban population)

Source: Compiled from CMC (2011; 2012) and KCC (2012)

Next, the two councils represented some diversity in the history of squatter settlements. Whereas Kitwe has a long history of squatter settlements dating back to the early years of commercial copper mining in the 1930s (Mutale, 2004), squatter settlements in Chipata are fairly new and have developed considerably differently from those in Kitwe. Additionally, both Chipata and Kitwe are economic hubs in Eastern and Copperbelt provinces, respectively and border towns (CMC, 2008; KCC, 2012). As such, they attract inward migrants from surrounding towns and countries seeking employment and other economic opportunities. Inward migration has contributed to rapid urban population growth causing housing shortages, and exacerbating the prevalence of squatter settlements in both towns (KCC, 2012). Squatter settlements accommodate around half of the urban populations in Kitwe and Chipata, respectively (see Table 1.3). Lastly, Chipata and Kitwe proved convenient for me in terms of ease of access to both place and relevant information through my previous work experience and contacts to avoid time loss that would have occurred had I chosen hard-to-access local councils.

To understand the phenomenon and formulate the theoretical framework, I began by reviewing existing literature from published and unpublished sources. Literature review also helped me to determine what kind of evidence I needed from respective target groups that included local councils, Ministry of Local Government and Housing

(MLGH), Ministry of Finance (MOF), squatter communities (squatter residents), Non-Governmental Organisations (NGOs), and financial institutions. To collect primary data from these target groups, I used in-depth interviews, observations and document reviews. The research design also considered ethical issues relating to the involvement of human participants. Although my research did not require experiments with human subjects, it involved the participation of humans in interviews and from whom I needed informed consent to use the information from the interviews for my research. Prior to the interview, I informed research participants the purpose of the research and how I would use the data collected. Once participants agreed to have the interview, I made them sign the consent form that I had prepared for the research (see Appendix A). However, a few participants chose not sign the consent form but verbally consented to having the information they supplied used for research purposes.

1.7 ZAMBIA – AN OVERVIEW

This section gives an overview of Zambia under the broad headings of physical and political, and economic and social profiles.

1.7.1 Physical and Political Profile

Zambia is a landlocked country south of Africa and borders eight countries including Angola, Democratic Republic of Congo, Tanzania, Malawi, Mozambique, Zimbabwe, Botswana and Namibia. With an area of 752,614 Km² (Makasa, 2010), it comprises ten administrative provinces (divided into districts) (see Figure 1.2) In 2010, Zambia's population was about thirteen million comprising fifty-one and forty-nine percent, females and males, respectively. Furthermore, forty percent of the population lived in urban areas and sixty percent in rural areas and hence, Zambia finds herself among Africa's most urbanised countries (CSO, 2012a; UN-Habitat, 2012a).



Figure 1.2: Administrative Map of Zambia

Source: Wikipedia

Politically, the country is a democratic unitary state governed through a two-tier government system comprising the central government and local government represented by local councils at the district level (UCLG, 2008; UN-Habitat, 2005a). Central government also has administrative representation at district level through the District Commission Office (DCO). As such, the district has a dual administration system (UCLG, 2008). The presence of the DCO at the district level has caused much debate as many have questioned its purpose (Chikulo, 2009). Some analysts believe that the DCO serves merely as a district political watchdog for the ruling party (Mukwena & Lolojih, 2002). Through DCO, ruling political parties reinforce the Party-and-its-Government (PIG) system that once existed during the socialist regime (Rakner, 2003). Moreover, central government interferes in local councils through DCO, thereby undermining the “autonomy and discretion of local governments” (World Bank, 2004a, p. 25). Nevertheless, the consensus is that DCO just takes away resources that should go to local councils for service delivery (Rakner & Svasand, 2005; UCLG, 2008; Mukwena & Lolojih, 2002). As Sardanis (2014) and the IMF (2005a) observed, the DCO appears to be better funded than local councils are.

1.7.2 Economic and Social Profile

At independence, Zambia inherited a capitalist economy from its coloniser, Britain that depended entirely on the mining sector for employment, foreign exchange and government revenue (Andersson, et al., 2000). However, by the 1980s following full adoption of socialism it adopted a command economy¹ system until 1992 when the economy was liberalised under new political leadership (Andersson, et al., 2000). Copper mining is central to the economy and contributes a large proportion to the country’s foreign earnings and employment (ADB, 2014). Copper exports contribute about eighty-two percent to the total export earnings (ICMM, 2014). The mining sector as a whole contributes about 2.2 percent to the country’s GDP having fallen from 3.9 percent in 2008 (ADB, 2014). Apart from copper, there are other minerals including cobalt, uranium, gold and coal (ICMM, 2014). Efforts to diversify the economy seem to have failed (Gondwe & Pamu, 2014; Andersson, et al., 2000; Lungu & Shikwe, 2006).

Socially, Zambia is one of the least developed and poorest countries in the world (Rakner, 2013). It ranks number 141 out of 187 countries on the Human Development

¹ A command economy is characterised by the state owning most of the factors of production and decides how to allocate resources and what services to provide to the masses.

Index (HDI) with a value of 0.561 in 2013 (UNDP, 2014). HDI assesses long-term progress in three dimensions of human development: a long and healthy life, access to knowledge, and a decent standard of living (UNDP, 1990). Overall poverty is at sixty-one percent but indications are that urban poverty has declined dramatically from fifty-three to twenty-eight percent between 2004 and 2010, respectively (see Figure 1.3).

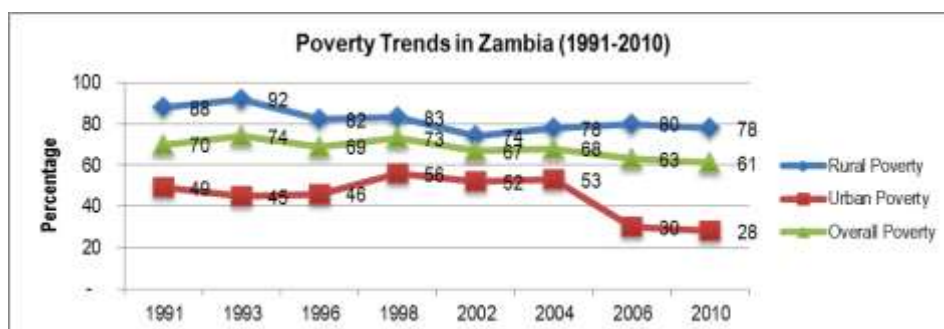


Figure 1.3: Poverty Trends in Zambia (1991-2010)

Source: Compiled from CSO (1999; 2005; 2012a; 2013a)

There is no clear explanation for the dramatic decline in poverty (Chibuye, 2014). Nonetheless, there are two possible explanations. Firstly, after completing the Heavily Indebted Poor Country (HIPC) initiative in 2005, the economy transferred some benefits to the poor through service provision. HIPC is an IMF/ World Bank initiative launched in 1996 to help poor countries manage their debt burdens (IMF, 2015). Zambia entered HIPC in 2000 with a debt of US\$6.5 Billion (Ndulo & Mudenda, 2005). Following strict adherence to stipulated austerity conditions, the country reached the *decision point*² in December 2000 and the *completion point*³, in April 2005 and qualified for debt relief of US\$2.5 Billion and of US\$1.5 Billion, respectively (ADB, 2005; IMF, 2005b). Therefore, with US\$4 Billion worthy of debt relief, the government dedicated more resources to provision of social services and basic infrastructure the reduction in overall and urban poverty since 2004 (GRZ, 2006b). Secondly, after HIPC the country experienced remarkable increases in investments in various sectors of the economy. For instance, construction, mining, and agricultural sectors received large volumes of foreign investments that rose from US\$255 Million in 2003 to over US\$4 billion in 2008 (ZDA, 2013; 2012). With an investment inflow of over US\$2 Billion in mining, copper production increased from 420,000 to 675,000 tonnes between 2005

²The 'decision point' is the first milestone in the HIPC initiative process at which the World Bank and IMF formally determine if a country is eligible for debt relief.

³The second milestone, the 'completion point', is the stage where a country receives the balance of the debt relief that the international creditors committed to at the decision point.

and 2011, respectively (ICMM, 2014). Employment levels also began rising after falling drastically from about 31,000 in 2005 to 21,000 in 2006 (see Figure 1.4).

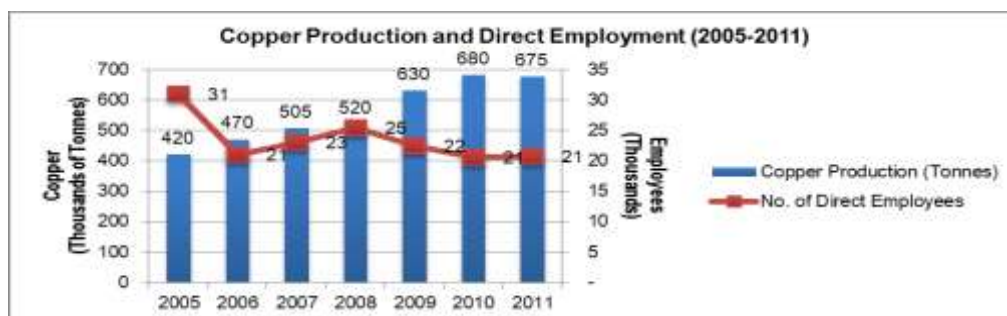


Figure 1.4: Copper Production and Employment (2005-2011)

Source: Compiled from ICMM (2014), Simutanyi (2008, p. 7)

Additionally, since 2005 copper prices have been rising from 160 to 345 United States cents per pound by 2011. Nevertheless, copper prices fell drastically in 2009 after the global economic crisis (see Figure 1.5). The fall in copper prices not only resulted in reduced employment levels in the mining sector but also affected its contribution to GDP, which reduced by one percent and caused immense pressure on the economy (ZDA, 2013). Buckley (2011) notes that the fiscal impact of falling copper prices was a forty percent drop in the value of the national currency, the Kwacha. Consequently, by 2014, Zambia's fiscal deficit widened (Sachs & Maennling, 2015). Nonetheless, increased investments in some key sectors of the economy spurred surges in employment, and contributions to GDP. Hence, many people benefited from employment and improved access to basic services, which resulted in the dramatic fall in urban poverty since 2004 (Simutanyi, 2008; Chibuye, 2014).

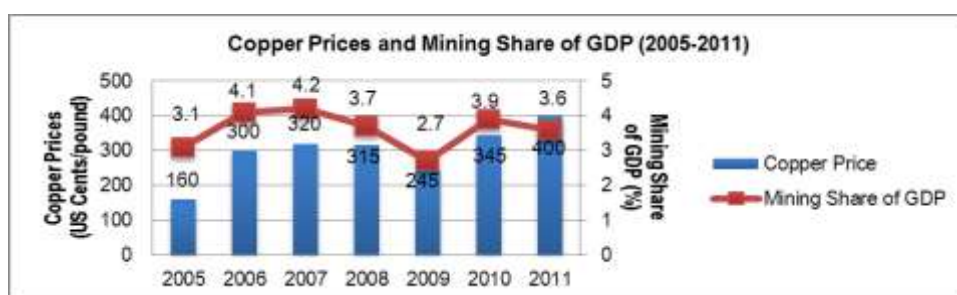


Figure 1.5: Copper Prices and Mining share of GDP (2005-2013)

Source: Compiled from Gondwe and Pamu (2014, p. 7), ICMM (2014)

The country's status as one of the poorest countries in the world often raises the question as to how a once strong economy could deteriorate in the midst of resource abundance. For instance, Zambia's per capita income is now US\$1,070 and much lower than the African and SSA averages of US\$1,586 and US\$1,202, respectively (World

Bank, 2013a). This certainly contradicts its status in 1964 as a middle-income country with a per capita income of US\$752 then that was almost twice that of some African countries and seventy-five percent above the African average (Du Plessis, 2006; Rakner, 2013; De Haan, 2010). Several analysts have tried to explain the causes for the country's poor economic performance. For instance, Riley (1998) and Sardanis (2014) have posited the thesis of economic mismanagement. Chikwanda (1994) surmises that the country appears to have had misplaced its development priorities. Arguably, spending millions of dollars on assisting liberation struggles in Africa was a worthy cause (Kaunda, 2003; Malloy, 2005; Noyoo, 2011). However, Zambia neglected its own development needs (Chikwanda, 1994). Likewise, Collier and Venables (2011) have cited corruption as the main problem claiming that it prevents resources from reaching needy areas. Then again, analysts recognise that external factors such as falling copper prices on the international market and the oil shocks in the 1970s have also contributed to the country's poor economic performance (Simutanyi, 2008). The country's earnings from exports declined making it difficult to reinvest in the economy. Therefore, it engaged in heavy borrowing to maintain consumption and investments, and finance liberation struggles in southern Africa (ACTSA, 2005; Gondwe & Pamu, 2014). This led the country to descend into unmanageable indebtedness, and as copper prices continued falling, it fell behind on debt repayment (Bigsten & Kayizzi-Mugerwa, 2005). Since then, the country has struggled to deal with its debt burden. Nevertheless, evidence shows that overall, the economy improved greatly and registered a GDP growth of over ten percent, while inflation fell from 9.2 percent in 2009 to slightly over seven percent during the period 2009-2013 (see Figure 1.6).

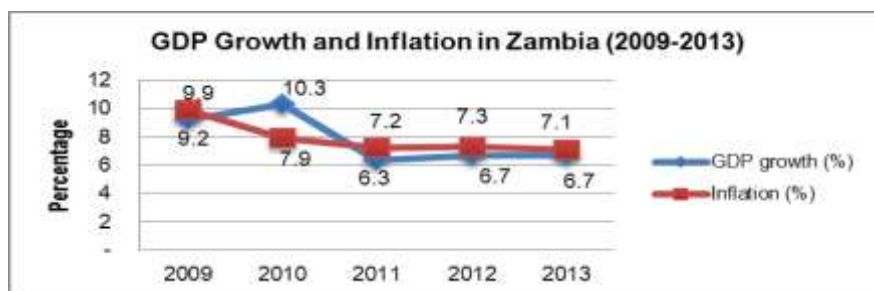


Figure 1.6: GDP Growth Rates and Inflation (2009-2013)

Source: Compiled from Ministry of Finance (2015)

However, despite a remarkable improvement in economic growth that led to decrease in urban poverty, it appears the number of people living in squatter settlements continues to rise (see Table 1.2). Besides, an increase in sub-standard housing in squatter settlements testifies to the mismatch between economic growth and poverty reduction in

urban areas (see Figure 1.1). This is probably because despite the country undergoing Structural Adjustment Programmes (SAP) from 1991 to the mid-2000s, the country's gross national income has not improved significantly to lift many people out of poverty (Bigsten & Kayizzi-Mugerwa, 2005; Simutanyi, 2008).

1.8 ORGANISATION OF THE THESIS

The thesis comprises nine chapters. Chapter 1, which introduces the research begins with the background to the research and proceeds to state the problem, aim and objectives of the research. The chapter then presents the rationale, scope and limitations of the research, and gives a snapshot of the research design and methodology used. Next, it presents an overview of Zambia where the research takes place, and concludes with the structure of the thesis.

Chapter 2 presents the research theoretical framework and literature review on the main themes framing the research that include squatter upgrading, political regimes and politics in squatter settlements, and participation and local governance. The theoretical framework also sets the stage for examining literature with particular reference to Zambia, and forms the basis for analysis. Chapter 3 begins by presenting success factors for squatter upgrading to form that basis for understanding the necessary constituents of an adequate squatter upgrading framework. Next, the chapter also justifies the choice of the two international upgrading programmes as case studies and later provides an overview of the case studies. Then, it critically analyses the performance, and later discusses the achievements and challenges of the two squatter upgrading programmes. The chapter concludes by drawing lessons from the two upgrading programmes.

Chapter 4 provides the detailed research design and methodology adopted for this research. Therefore, it begins by positioning the research in appropriate epistemological and ontological perspectives, and goes on to present the research purpose and approach followed. Next, the chapter gives an overview of the case study areas and proceeds with methods used to collect data for this research. It also presents the target groups and sampling methods used, and follows on with data analysis methods. Finally, the chapter discusses the main assumptions made in the research, the limitations encountered while conducting the research, and the contributions of the research. Chapter 5 examines the relationship between political regimes and housing provision especially as it relates to the prevalence of squatter settlements. Therefore, it begins by examining how political regimes during the three political eras have influenced urban housing provision. Next,

the chapter discusses the impact that political regimes have had on local government's capacity to provide public housing. Finally, it looks at the future of local government especially as it relates to its relevance in squatter upgrading.

Chapter 6 looks at contemporary housing conditions in small towns to understand the extent of the housing problem, and in particular, the need for squatter upgrading in Zambia. Thus, it begins by examining the role of government in housing provision. Next, it defines the urban housing situation in terms of quantity, quality, land tenure, and location aspects. The chapter then, analyses the major causes of urban housing shortage and their contribution to the growth of squatter settlements. Next, the chapter examines the various housing programmes implemented to mitigate the urban housing shortage. Lastly, it highlights the importance of housing in development to support the case for squatter upgrading. Chapter 7 presents results, which aim to address the extent to which the aims and institutional organisation of the squatter upgrading policy have been achieved. Chapter 8 also presents results on community participation and local governance. The final chapter, Chapter 9 presents discussions, conclusions, and recommendations drawn from the research.

CHAPTER 2 THEORETICAL FRAMEWOK AND LITERATURE REVIEW

2.1 INTRODUCTION

This chapter provides the research theoretical framework and reviews literature regarding the main concepts that frame the research which include squatter upgrading, institutional approach to squatter upgrading, political regimes and politics in the emergence of squatter settlement, and participation and urban governance.

2.2 SQUATTER UPGRADING

2.2.1 *Defining Squatter settlements*

The term squatter settlement is often interchanged with terms like informal settlements, spontaneous settlements, shantytowns, and slum (Srinivas, 2012; Huchzermeyer & Karam, 2006). Whereas the other terms refer to the same thing, the term slum has a different meaning because although a slum exists in squalor conditions, it often has tenure security (UN-Habitat, 2006a; 2006b). As Paccione (2005) notes, a slum is an area within the city proper with legal permanent dwellings that have become run-down through age or neglect. On the other hand, the terms squatter, informal and spontaneous settlements and shantytowns refer to human settlements that develop without planning permission or any formal land tenure (Srinivas, 2012). For this research, I have opted to use the term squatter settlement, which might be used interchangeably with informal settlements.

Squatter settlements have different local names that reflect the state of living conditions in different parts of the developing world (Ward, 1982). They are *favelas* in Brazil (Abrams, 1966; Martine & McGranahan, 2010), *kampung*s in Indonesia (Srinivas, 2012; Drakakis-Smith, 2010) or *komboni* in Zambia (Resnick, 2010). Nonetheless, squatter settlements tend to share similar miserable conditions (UN-Habitat, 2003a). Often, occupiers of land in squatter settlements acquire it through invasions and illegal subdivisions of public or private land (UN-Habitat, 2003a). Therefore, they lack planning permission from local governments and have no legal claim to the land that they occupy (Abrams, 1966; Srinivas, 2012). Additionally, dwelling structures in squatter settlements tend to be sub-standard and haphazardly arranged (Paccione, 2005). Moreover, squatter settlements sometimes occur on environmentally hazardous areas such as hill slopes and marshlands (Giddings, 2007). As Sanderson (2000, pp. 93-84) notes, “many poor urban dwellers live on the worst quality land on the edges of ravines, on flood-prone embankments, on slopes liable to mudslide or collapse, in densely

packed areas where fires easily start, on roundabouts at busy intersections.” Furthermore, squatter settlements are usually overcrowded and inhabited by the most impoverished people (Arimah, 2010a). Lastly, they lack basic infrastructure and services because governments usually ignore their existence (UN, 2013a; 2014; UN-Habitat, 2003a).

Willis (2009, p. 403) describes a squatter settlement as a human settlement of “low quality housing, occupied by the poor, usually on the periphery of the cities.” Drawing from the features of squatter settlements described above, a squatter settlement could be described as a form of human settlement that develops without planning permission or formal land tenure and lacks basic infrastructure and services, and often encompasses sub-standard dwelling structures, mostly occupied by the poor.

2.2.2 Approaches to Squatter Settlements

Lack of affordable urban housing is the main cause of squatting (Arimah, 2010a; UN-Habitat, 2005a; 2011b). In many developing countries, governments have failed to solve the urban housing problem despite implementing several conventional housing programmes. Therefore, squatting has become a dominant form of housing tenure (UN-Habitat, 2003a; Arnott, 2009). Willis (2009) observes that squatter settlements have become the fastest growing human settlements in developing countries. For instance, by 2000, squatter settlements in Lusaka occupied about 10.5 percent of total city land compared to 11.4 percent covered by formal residential areas (Simatele & Simatele, 2009). Globally, recent estimates show that over one billion people live in squatter settlements and slums where they lack access to adequate housing and basic infrastructure and services (see 2.2.1). UN-Habitat (2012c) notes that with about sixty-two percent of the urban population, SSA has the largest proportion of squatters and slum dwellers (see Figure 2.1).

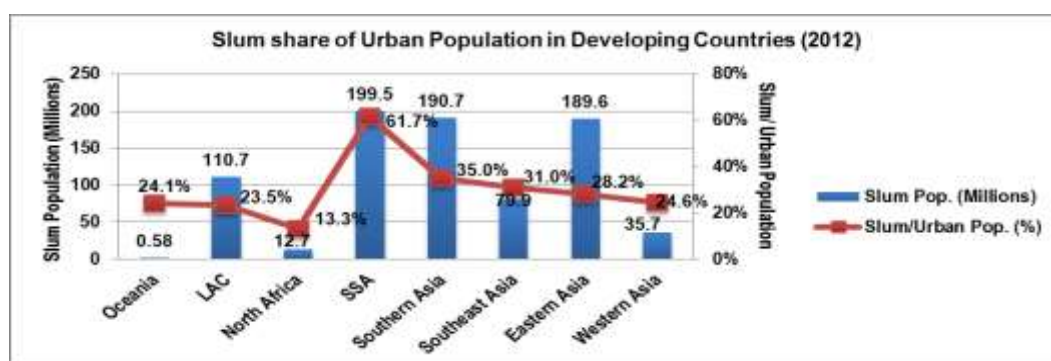


Figure 2.1: Slum share of Urban Population in Developing Countries (2012)

Source: Compiled from: UN-HABITAT (2012c, p. 127)

Regardless of these facts, attitudes towards squatter settlements have been very mixed. For example, they have ranged from utter disgust (Drakakis-Smith, 2010), hostility (Paccione, 2005; Arnott, 2009) and to admiration for the resourcefulness of the squatters as they provide themselves with some shelter using the minimal inputs available (Hoy & Jimenez, 1991). Whereas some people have focused on the negative aspects of squatter settlements and branded them as ‘slums of despair’, others appreciate the squatters’ ingenuity in solving their own problems (Hansen, 1982; Valladares, 1985; Arimah, 2010a). Consequently, the attitudes towards squatter settlements have also influenced how governments have responded to them by using *laissez-faire*, suppressive and supportive approaches to manage them.

The main driver for the *laissez faire* approach to squatter settlements was the disgust that governments had towards them. Viewed as ‘temporary aberrations’ in the landscape (Friedman, et al., 1988), government simply ignored the existence of squatter settlements. The *laissez-faire* approach dealt with squatter settlements by denying them basic infrastructure and services (UN-Habitat, 2003a; 2006a). Instead, governments hoped squatter settlements would ‘vanish’ with improvements in the economy (Friedman, et al., 1988; Marx, et al., 2013). Therefore, by simply ignoring them governments thought squatters would find conditions intolerable without basic services and return to their villages (Arimah, 2010a). As Sietchiping (2005) notes, the *laissez-faire* approach was widespread in the 1950s and 1960s, the period when nearly all of SSA was under colonial rule. This approach continued right through the 1970s after many countries gained independence. However, this approach did not succeed in deterring squatters and the spread of squatter settlements. Instead, it encouraged the growth of squatter settlements (Arimah, 2010a; Simatele & Simatele, 2009).

As squatter settlements became widespread, attitudes towards them changed to hostility. Governments argued then that squatter settlements were as “detrimental to the orderly growth of major cities” (Conway, 1982, p. 40), and as a ‘social evil’ (Srinivas, 2012). Therefore, using the suppressive approach that applied mechanisms such as forced evictions and demolitions, and clearance and redevelopment, government tried to eliminate all squatter settlements to pave the way for conventional housing (UN-Habitat, 2006a). The suppressive approach began in the late 1960s but became popular in the 1970s as a preferred approach to handling squatters and squatter settlements (Arimah, 2010a). This approach generally assumes a negative approach towards squatters and thus fails to recognise their needs (Rahman, et al., 2011).

Nonetheless, the suppressive approach failed to solve, and perhaps exacerbated the problem of squatting for many reasons. Firstly, governments failed to recognise the importance of the location of the site when it relocated squatters to new sites when (Rakodi, 1986a; Durand-Lasserve & Royston, 2002). Many squatter settlements are strategically located for easy access to places of work, resources such as water, and services. Secondly, governments lacked resources to build more public housing such the amount of housing supplied did not meet the demand (Friedman, et al., 1988; Rakodi, 1986a). Thirdly, conventional housing failed to consider the preferences and financial capacity of beneficiaries. As such, it became too expensive for squatters to buy or rent and hence, they moved to other squatter settlements (Mukhija, 2002). Lastly, demolition of squatter settlements in one area simply catalysed the formation of new ones elsewhere because of inadequate supply of new housing (Werlin, 1999). Sietchiping and Yoon (2010) explain that slum clearance simply redistributes poverty and transfers slum problems to less valuable peri-urban lands. Besides, as De Soto (2000) observes, suppressive strategies failed to appreciate the value of investment in property in squatter settlements. Clearly, a slum demolition was not a solution but instead, governments could have solved the problem by improving the environment in squatter settlements to encourage squatters to improve their housing (Turner, 1972).

Governments also realised the futility of ‘fighting’ squatters. After all, not all dwellings were of sub-standard quality - people had invested colossal sums of money in dwellings (GRZ, 1971b). Squatters also invested in business activities that contributed to the local economies. As such, squatter settlements were no longer considered as ‘slums of despair’ but “places of opportunity” (Taher & Ibrahim, 2014, p. 71) where the poor used their ingenuity to improve their own living environment without government support (Hansen, 1982). Hence, governments resolved to ‘support’ them through supportive policies in the 1970s through to the 1980s (Marx, et al., 2013; Seymour, 1975). The supportive approach sought to include squatter settlements in the national development process and ultimately, their social and economic integration into urban life proper (UN-Habitat, 2006a; 2009a; Magalhães & Di Villarosa, 2012). Viewed as poverty-oriented and focused on housing the urban poor, supportive policies included sites-and-services, and squatter upgrading programmes, normally executed as ‘twin’ programmes (Huchzermeyer, 2004; Gulyani & Bassett, 2007). The World Bank encouraged developing countries to adopt the twin-package as it was a ‘progressive policy on low-income housing’, “to harness the latent resources of the urban poor and pool it with state initiatives in the provision of low-income shelter (Obudho, et al., 2000, p. 255).”

Drawing from the World Bank's neoliberal position for minimal state involvement in the market, and promotion of property rights, (Rahman, et al., 2011), the supportive approach emphasized the need for tenure security to encourage private ownership and participation in the housing market (Sietchiping, 2005; UN, 2013a; Arnott, 2009). Supportive policies also included providing incentives to the private sector to encourage them to provide housing. In Zambia, government provided some tax incentives in its enabling approach (GRZ, 1996a). Nevertheless, the supportive approach appears to have failed to solve the problem of squatter settlements (Marx, et al., 2013). The market has failed to meet the housing needs of low-income households (World Bank, 1993). As such, the squatter population keeps rising, and squatter settlements keep taking up land that could be utilised for urban housing development to solve the urban housing shortage problem. Some analysts note that the retreat of governments from housing provision while urban populations continue to grow has only intensified the housing problem (Burgess, et al., 1997; UN-Habitat, 2003a). Clearly, governments cannot leave markets alone to solve the housing crisis; they ought to take an active role in adequate housing provision. As UN-Habitat (1996a, p. 13) observes, governments must be committed to "promoting, where appropriate, the upgrading of informal settlements and urban slums as an expedient measure and pragmatic solution to the urban shelter deficit." Therefore, governments must formulate progressive housing policies that include legalising and upgrading of squatter settlements to integrate them into the urban system proper (Friedman, et al., 1988; UN-Habitat, 2006a).

2.2.3 Motivations and Goals of Squatter Upgrading

Squatter upgrading revolves around an identifiable existing community, and this is what differentiates it from new developments (Pasteur, 1979). Moreover, high levels of poverty characterise these settlements to the extent that residents cannot afford to build entirely new houses if the old ones were demolished (Abbott, 2002). Squatter upgrading is not a housing programme *per se*, but rather it is a low-cost housing policy option aimed at improving the sub-standard living environments through provision of basic infrastructure and services. While undertaken cooperatively and locally, upgrading is concerned with physical improvements in existing settlements while causing as little displacement as possible (UN-Habitat, 2006c). It can take one of two main forms: relocation or in-situ upgrading. With relocation, squatters move to other areas normally located away from the town centre where they are given plots to build on. Dasgupta and Lall (2009, p. 19) explain that the underlying assumption of squatter relocation is

“providing them with more land or improved facilities that will leave them no worse off than in their present location.” Nonetheless, relocation often proves unworkable as it creates problems such as increased transport costs to workplaces, and disruption of socio-cultural settings (De Soto, 2000).

In-situ upgrading on the other hand, is an adaptive approach that seeks to introduce basic infrastructure and services in the settlements without relocating residents (Brown, 2008). It also reduces both the costs of housing improvement for the squatter and the disruption caused by relocation to a peripheral resettlement scheme (Paccione, 2005). According to Mehta and Dastur (2008, p. 23), adaptive approaches “are affordable and meaningful strategies that improve the situation of existing slum dwellers and further strengthen their integration into the social and economic fibre of the city.” While in-situ upgrading does not provide housing for residents, it encourages households to improve their own housing. However, it might not be appropriate where a settlement exists on environmentally unsuitable land (see 2.2.1). Hence, in such cases relocations would be unavoidable (UN-Habitat, 2006b).

The motivations for squatter upgrading vary between countries, but four stand out. To begin with, government may genuinely desire to improve living conditions of people, as was the case with the Kampung Improvement Programme (KIP) in kampungs in Indonesia (World Bank, 1995). Next, government may use upgrading to target specific problems such as crime fighting and prevention as was the case of the Favela-Bairro Programme (PFB) in the favelas in Brazil (Acioly, 2001). Likewise, upgrading may be for public relations – to create an impression that government cares about the people while de-radicalising them, as was claimed to be the case in South Africa (Huchzermeyer, 2004; Martin, 2010; Seymour, 1975). One last motivation for squatter upgrading concerns economic development. Although not a standalone factor, economic development comes as a by-product of infrastructure provision and tenure security improvement in the settlement. Once people have access to basic services, they begin to invest in improving their dwellings and small businesses, which contribute to economic development at the local and national levels in form of taxes, fees and charges (Fiori, et al., 2000).

Nonetheless, upgrading aims to improve the quality of life of squatter residents mostly through provision of basic infrastructure and services and secure tenure (Gulyani & Connors, 2002). In turn, improvements in services encourage squatters to improve their own housing and quality of life (Dasgupta & Lall, 2009). The goal of service provision

also addresses several interventions such as relocation, sustainability, and social issues of security and poverty reduction. Although in-situ upgrading endeavours to occasion minimal displacements, sometimes that cannot be avoided (Gulyani & Connors, 2002). As such, upgrading may adopt a ‘twin’ approach’ to include site-and service areas where displaced residents may be relocated to and compensation where necessary (Huchzermeyer, 2004; UN-Habitat, 2006b). Squatter upgrading is a preferred alternative to improving conditions of housing for low-income households in squatter settlements because of its low unit costs compared to new housing developments (Ramsamy, 2006). Nevertheless, even if upgrading is relatively cheap, its investment has to be protected and hence, the inclusion of maintenance for sustainability (Dasgupta & Lall, 2009). Maintenance of infrastructure may be shared between users and appropriate government departments. Another important intervention is the socio-economic aspect, which is concerned with ensuring security and protection of residents from violence (UN-Habitat, 2006b). Likewise, it targets poverty reduction through training and skills, and providing residents’ access to credit for them to engage in sustainable enterprises and improve their housing (Dasgupta & Lall, 2009).

The other goal of squatter upgrading is to improve tenure security for squatter residents. UN-Habitat (2004, p. 6; 2007, p. 15) defines tenure security as, “the right of all individuals and groups to effective protection by the state against forced evictions.” In the context of squatter settlements, lack of tenure security poses a real threat of eviction. Hence, they cannot invest in improving their housing because of fear of eviction (Van Asperen & Zevenbergen, 2012). Choguill (1999) observes that land tenure security is actually a prerequisite for any progressive improvement to take place in property development. Therefore, residents “must feel secure in their residential circumstances if they are to invest the effort, money and time to make upgrading improvements in either housing or infrastructure” (Choguill, 1999, p. 299). It is clear that tenure security influences investment choices that squatters make. However, there seems to be no consensus on what tenure security entails (Van Gelder, 2010).

Different views abound regarding the type of tenure security that influences investment decisions. For instance, some observers believe that legal tenure or land titling serves as an incentive in housing development and investment (De Soto, 2000; Field, 2005; Galiani & Schargrodsky, 2010). Since squatters are in constant fear of eviction, land titling reduces the risk of eviction (Durand-Lasserve & Selod, 2009). Once the land title guarantees squatters tenure security, they begin to make positive investment decisions.

For example, Field (2005; 2007) discovered that land titling among urban households in Peru increased the rate of housing renovations to about sixty-eight percent within four years of receiving a title while household labour supply increased by ten to fifteen percent by freeing resources that were previously used to protect household assets. Galiani and Schargrodsky (2010) also show that formal land titling in Buenos Aires led to increased investments and education amongst households. Land titling also enables landowners to access housing finance as they use their titles for collateral against borrowing money for housing improvement and development (De Soto, 2000; Durand-Lasserve & Selod, 2009). Field and Torero (2006, p. 1) report that in Peru, property titles were “associated with approval rates on public sector loans of as much as twelve percent higher when titles are requested by lenders and no relationship between titles and approval decisions otherwise.” According to UN-Habitat (2006d, p. vii), between thirty and fifty percent of urban residents in the developing world lacked any kind of legal document to show they had tenure security. In sub-Saharan Africa, most land did not have registration of who owned it or had rights to use it (Toulmin, 2009, p. 10). Hence, many of them lack access to formal finance to improve their homes. Additionally, land titling in formalised squatter settlements could also encourage private investors to invest in infrastructure and services (Durand-Lasserve & Selod, 2009).

Other analysts hold the view that when squatter landowners have *de facto* tenure security, they do not necessarily need titles to invest in housing because in some countries they already have *de facto* tenure that gives them the right to the land (Payne, 2001; Payne & Durand-Lasserve, 2012). Moreover, Payne et al. (2007) caution that one cannot universally apply the results from the Latin American experience because the behaviour of people differs between regions. Land titling does not necessarily improve the squatter residents’ access to credit (Buckley & Kalarickal, 2006). Using data gathered from legalised self-help settlements in Bogotá, Gilbert (2002) found that the perceived benefits of legalisation were absent. For instance, formal finance was not forthcoming after legalisation. Instead, informal finance appeared to be more common than formal finance. Gilbert also discovered that land sales were far less common than when people lacked legal titles. Yet, another school of thought holds that squatters only need perceived tenure security to influence their decision in housing investment (De Souza, 2001; Van Gelder, 2010). Perceived tenure may catalyse development at household level, but real secure tenure via title deeds offers households many possibilities for more substantial investment in property (Huchzermeyer & Karam, 2006; De Soto, 2000). *De facto* and perceived tenure are insufficient to enable property

owners to access formal credit for investment and reducing poverty.

In conclusion, tenure security is important because it influences people's investment behaviour. Therefore, whatever form tenure security takes squatter landowners require it to have confidence to invest in home improvements (UN-Habitat, 2008a). Clearly, for anyone to invest in housing there must be some form of tenure security to protect his or her investment (Payne & Durand-Lasserve, 2012). Squatters constantly face threats of evictions, and tenure security reduces that fear (Payne & Durand-Lasserve, 2012). Moreover, tenure security would substantially increase squatters' access to finance. (UN-Habitat, 2008a; De Soto, 2000). De Soto (2000) explains that although the poor have no money, they have wealth (land). However, they cannot transform the wealth into capital as they lack property rights. Tenure security would enable residents to escape to some extent from the 'controlling/gatekeeping' behaviour of local 'bosses' (Brueckner & Selod, 2009). Tenure insecurity, on the other hand, would inhibit landowners from investing in housing, thereby reinforcing poverty and social exclusion of squatters (UN-Habitat, 2003c; De Soto, 2000; Payne, et al., 2014). UN-Habitat (2007, p. 113) helps to summarise the importance of tenure security as follows:

The degree of 'security' of one household's tenure will be instrumental in determining the chances that they will face forced eviction, have access to basic services such as water and electricity, be able to facilitate improvements in housing and living conditions, and be able to register their home or land with the authorities.

Therefore, a successful upgrading programme would be one that provides basic infrastructure and services, and improves tenure security for squatter residents. As UN-Habitat (2002a, p. 54) notes, "slum improvement is not only a goal in itself for a better quality of life, but it also provides a positive impact on the health burden and the economic development of a country."

2.2.4 Challenges and Benefits of Squatter Upgrading

However, upgrading has its own challenges. Firstly, squatters may resist efforts to upgrade their settlements because of lack of understanding of the objectives of upgrading (Brown, 2008; UN-Habitat, 2005a). As Huchzermeyer (2004) observed, squatters will resist any attempts to upgrade their settlement if the upgrading is not in their best interest and if relocation sites do not offer better incentives than the old sites. Squatters may also resist upgrading if they do not understand the type of upgrading involved (Huchzermeyer & Karam, 2006). As Martin (2010) explains, residents of some squatter settlements resisted squatter upgrading in South Africa because government chose to relocate them rather than do in-situ upgrading. Resistance may also come from

external forces like property owners who have economic interests in the poor conditions in squatter settlements (Kok & Gelderblom, 1994). Secondly, upgrading may not be possible if community or togetherness is absent. If the residents feel they are not included in the processes of upgrading, they may not cooperate. Although government could provide basic infrastructure and services, it still requires squatter communities to cooperate and participate in physical planning and maintenance activities of the infrastructure (Imparato & Ruster, 2003). Therefore, community participation is an indispensable element in any settlement upgrading and crucial to achieving better outcomes (UN-Habitat, 1985; Choguill, 1996; Turner, 1976). Hence, squatters would have to work together as a community, with local government and other organisations (Taher & Ibrahim, 2014; Patel, 2013).

The third challenge concerns the process of integrating squatter settlements into the city proper. Apart from improving living conditions in squatter settlements (see 2.2.3), squatter upgrading also seeks to integrate squatters and squatter settlements into the city proper (see 2.2.2). As Brown (2008) notes, the challenge is for integration to take place in a humane way that is less disruptive and destructive. Often, squatter settlements develop because of a shortage of affordable low-income housing in formal areas (see 2.2.2). Therefore, if upgrading results in displacement of many households, it would create more housing problems and eventually the emergence of squatter settlements elsewhere. As such, relocation of squatters must be kept to its barest minimum. Fourthly, the absence of tenure security even in upgraded settlements can be an obstacle to development for households. Secure tenure is necessary to improve access to economic opportunities, including livelihoods, credit markets, and public and municipal services (see 2.2.3).

Lastly, squatter upgrading may also attract gentrification that results in the displacement of intended beneficiaries as the affluent begin to move in upgraded areas. According to Kennedy and Leonard (2001, p. 5), gentrification is a “process by which higher income households displace lower income residents of a neighbourhood, changing the essential character and flavour of that neighbourhood.” It involves the movement of middle-class groups into neighbourhoods formerly occupied by squatters (Sheppard, 2012). For gentrification to take place, three specific conditions must be met regarding a neighbourhood (Kennedy & Leonard, 2001). To begin with, there must be physical upgrading of the housing stock and thus improving it to allow high-income groups to live in. Next, there must be the displacement of original residents as high-income

groups buy out their houses. Lastly, the neighbourhood must acquire a completely new character that may even include changing the name.

Some analysts note that gentrification displaces the urban poor people out of their neighbourhoods, and reduces affordable housing through escalating prices of housing (Nwanna, 2012). However, Byrne (2003) argues that the reduction in affordable housing does not result primarily from gentrification itself, but from the persistent failure of government to produce or secure affordable housing more generally. Additionally, gentrification might help build the image of a neighbourhood. As Smith (1996) observes, while people might view gentrification as a ‘dirty word’, it may just offer the neighbourhoods some economic, political and social benefits. In fact, “to the extent that the urban poor have been hurt by more affluent people moving to the suburbs, they are helped by a return of affluent people to the city” (Byrne, 2003, p. 424).

Despite the challenges, there are potential benefits from squatter upgrading. For instance, it empowers squatter residents with some rights such as the right to occupy and use land, and the right to services, to invest and upgrade (Harrison, 2009). Moreover, genuine upgrading introduces basic urban infrastructure and services (see 2.2.3). Additionally, where legalisation of tenure accompanies squatter upgrading it encourages homeowners to improve their housing through mutual or individual self-help building (World Bank, 2004b). Furthermore, upgrading stimulates investment in home-based enterprises and hence unleashes their vast productive energy and leveraging private capital, which play a major role in poverty alleviation (Gulyani & Connors, 2002). Finally, it helps to mobilise communities to contribute to the management and maintenance of their settlement environment (Durand-Lasserve, 1999). Overall upgrading makes a highly visible, immediate, and large difference in the quality of life of the urban poor (Cities Alliance, 1999).

However, squatter upgrading often fails to yield the most desired result of improving the quality of life of the urban poor, for several reasons. To start with, upgrading programmes are often reactive and hence, tend to be limited in scope and scale (Sietchiping & Yoon, 2010). Next, upgrading programmes are usually implemented in a piecemeal, project-based fashion without clear mechanisms to scale up (Sietchiping & Yoon, 2010). Moreover, they lack sustainability components and hence, upgraded settlements suffer from neglect and deteriorate to conditions they were in before upgrading (Terzi & Bolen, 2005). Furthermore, planners of upgrading programmes fail

to link them to overall poverty reduction programmes (Abbott, 2002). Squatter settlements are closely associated with poverty. Although not all squatters are poor, the majority are impoverished (UN-Habitat, 2003a; Abbott, 2001). Consequently, although squatter upgrading offers physical improvements it may receive little appreciation if it has minimal impact on poverty reduction. Therefore, squatter upgrading needs to include socio-economic interventions linked to wider poverty reduction strategies (Abbott, 2002; Tibaijuka, 2009). Finally, upgrading programmes fail because of lack of understanding of the phenomenon of squatter settlements and related problems, which causes governments to address symptoms rather than the underlying causes (UN-Habitat, 2003a; Huchzermeyer, 2008). Arimah (2010a, p. 3) cautions that, “any attempt at improving the lives of slum dwellers and providing alternatives to new slum formation in African countries, must be preceded by a proper appreciation of the factors that underlie the formation and proliferation of slums.”

For these reasons, squatter upgrading fails to cause significant impact in the whole ‘sea’ of the urban housing shortage (Berner, 2002; Gulyani & Connors, 2002; Rakodi, 1986a). Nevertheless, upgrading is not a ‘lost cause’ because examples exist of successful upgrading programmes in developing countries like KIP in Indonesia and PFB in Brazil. These exemplify what I have described as elements of an effective institutional framework required for squatter upgrading (see 1.4).

2.2.5 Institutional Approach to Squatter Upgrading

This thesis questions the adequacy of the existing squatter upgrading framework to initiate and support squatter upgrading at present (see 1.3). Governments in many developing countries have been responsible for public housing provision. For instance, in the 1960s and 1970s, governments implemented conventional housing programmes to solve the problem of shortage of urban housing. However, as Berner (2002, p. 231) observed, apart from exceptions like Singapore “governments in developing countries proved to be neither effective nor efficient as housing providers.” There are several reasons for the failure of conventional housing programmes. To begin with, the scale of housing was usually insufficient to meet the demand (Rondinelli, 1990). Even when governments knew the amount of demand for housing, such as in the case of India, they still failed to deliver housing at the rate that would have closed the gap between demand and supply (Nijhoff, 1986). Next, housing programmes did not receive adequate funding (Arnott, 2009). To worsen the situation, most housing was so highly subsidized that governments failed to recoup the investment to continue funding more housing

development (Carmona & Silva, 2009; Mayo & Gross, 1987). Similarly, because of lack of technical capacity in many countries, there was poor planning and management of housing programmes (Rakodi, 1986a). Lastly, governments failed to prioritise low-income housing. Instead, housing provision focused on higher-income classes and civil servants at the expense of lower-income groups (Sanyal, 1981).

Governments with World Bank support, also tried sites-and-services schemes between the 1970s and 1990s, but these also failed in meeting the needs of the poor. Wakely (2014, p. 14) attributes the failure of site-and-services programmes to “un-affordably high planning and construction standards.” Planning authorities dictated space standards, the use of stipulated (permanent) building materials and time limits for the completion of construction. These conditions raised the cost of building such that many households could not afford to build. Squatter households’ incomes were simply too low to afford building houses with raised standards (Rondinelli, 1990). Next, sites-and-services sites were often located on the city fringes at long distances from trunk infrastructure networks, transport routes and other services (Wakely, 2014). This situation created a problem for accessibility to services, and increased the cost of providing services to the sites. For instance, in Zambia some squatters refused to take up plots in a sites-and-services area that they considered too far away from their places of work and other services (Rakodi, 1986a). Amongst those who got the plots, a few managed to build houses but others later sold them and went to settle in other squatter settlements. Sites-and-services programmes also failed because of poor cost-recovery (Sanyal, 1987; Bamberger, et al., 1982). Wakely (2014, p. 14) notes that poor cost-recovery was due to “erroneous understandings of affordability and poor urban households’ ability/willingness to pay for them.” Lastly, in the 1980s the World Bank reduced its financial support to urban development programmes because it began supporting Structural Adjustment Programmes (SAP) (Wakely, 2014). Since most governments lacked the financial capacity to fund these programmes, they could not continue with sites-and-services programmes (Rakodi, 1986a).

Along with sites-and-services programmes, squatter upgrading programmes were also implemented to improve housing conditions of squatters (see 2.2.2). Although squatter upgrading did not contribute to increasing the housing stock, it enabled improved access to basic infrastructure of the urban poor (Obudho, et al., 2000; UN-Habitat, 2003a). Even so, squatter upgrading also failed to continue because of financial constraints (Wakely, 2014). Regardless, squatter upgrading appears to have scored better than

conventional housing and sites-and-services programmes in terms of beneficiary coverage. It reached many people because there was no need for land as improvements took place on existing land.

In view of the daunting reality of so many urban dwellers living in squatter settlements, and the fact that governments have literally stopped investing in public housing, squatter upgrading remains a worthy route to improve the urban poor's access to basic infrastructure and services, encourage housing development by improving tenure security, and boost local economic development (Werlin, 1999). Therefore, this research proposes an institutional approach to squatter upgrading – involvement of many actors or institutions in squatter upgrading, for two main reasons. Firstly, although squatter upgrading programmes were for the benefit of squatter communities, pioneer upgrading programmes were mostly government-led and conducted in a top-down fashion (Magigi, 2013). Consequently, after completion planners faced problems with community participation in maintenance and operation activities. Imperato and Ruster (2003) point out that successful squatter upgrading cannot occur without the participation of squatter communities. Therefore, squatter communities ought to be involved in all stages of the upgrading programme (Magigi, 2013).

Secondly, squatter upgrading provides a channel for addressing poverty in squatter settlements (Fiori, et al., 2000; Van Horen, 2004). Many urban households live in squatter settlements because they are too poor to afford housing in formal residential areas (see 2.2.1). Therefore, for squatter upgrading to have a lasting impact there is a need to link it to the overall poverty alleviation agenda. While provision of basic infrastructure and services, and improvement of tenure security have been the main goals of squatter upgrading (see 2.2.3), there is a need to also focus more on matters pertaining to sustainability of improvements, and socio-economic improvements focused on poverty reduction. Gilbert (2000) observes that squatter upgrading is often poorly designed and thus, it fails to consider the important issue of sustainability - continuity of poverty reduction interventions. Werlin (1999, p. 1526) gives an account of how it appeared the successes that KIP achieved in Jakarta were “a wasted investment” because of lack of maintenance of infrastructure. Earlier, Kessides (1997) made a similar observation when recounting neglect of maintenance of water and sanitation facilities that led to many kampung residents spending too much money on treating water-borne diseases. As such, squatter upgrading cannot be a ‘one-man’ undertaking but a coordinated effort where many stakeholders or institutions play active

roles to achieve its goals. Therefore, for squatter upgrading to achieve the goals of basic infrastructure and services provision, improvement of tenure security, sustainability, and socio-economic improvements, it requires an institutional approach.

The involvement of many actors such as national government, local government, private sector, civil society and local communities, in squatter upgrading requires a set of guidelines within which they can operate to achieve the goals of squatter upgrading. This set of guidelines, called the institutional framework, must contain information pertaining to the upgrading programme – its goals and objectives, funding, and management, and various actors to be involved. It must also provide for community participation, and support related to poverty alleviation (see 1.4). Zambia, as I show later (see Chapter 5) adopted a neoliberal agenda that advocates for a minimalist state policy (Wang, 2003; Grindle, 1996). As such, government withdrew from public housing provision to allow the private sector to lead the housing market (Bhalla, 2001; Saasa, 1996). However, many of the urban poor cannot afford to pay for housing that the private sector provides. Consequently, they live in squatter settlements where they find housing that meets their financial capacity (UN-Habitat, 2003a). Although I propose an institutional approach to squatter upgrading, I do not take a specifically ‘new institutionalist’ approach, which advocates for the centrality of the state in economic transformations (Peters, 1999; Chang, 2000).

Nevertheless, proposing active involvement of national governments in squatter upgrading through the institutional approach contradicts with the neoliberal minimalist position regarding the role of the state in public service delivery. The market has failed to serve the low-income households (Bhalla, 2001; UN-Habitat, 2003a). Markets operate under the laws of demand and supply – they will supply to meet the demand as long as people can pay for the goods and services. Most of the urban poor cannot afford to pay for housing that the market supplies, even though they need it. Therefore, the government must come in to provide or facilitate housing for the poor since the market is unable to do so. As the World Bank (1991, p. 1) notes, “governments must...invest in infrastructure and provide essential services to the poor. It is not a question of state or market: each has a large and irreplaceable role.” Clearly, the state has an important role to play especially in delivering services meant to lift the poor out of poverty, in this case squatter upgrading. Hence, it has to be ‘rolled back in’ (Skocpol, 1985; Peters, 1999).

Evidence shows that KIP and PFB adopted an institutional approach to squatter upgrading (Perlman, 2010; World Bank, 1995). They involved several institutions from

within and outside of government, and resident committees (AKAA, 1980; IDB, 1995). KIP and PFB operated within an institutional framework that contributed to their success (see Chapter 3). Presently, PFB and KIP stand as examples of successful squatter upgrading because they were able to introduce basic services and infrastructure, and improve tenure security for residents (Perlman, 2010; World Bank, 2000). Clearly, having an adequate institutional framework is important for the success of squatter upgrading programmes. As already noted, this research investigates the adequacy of the institutional framework to initiate and support squatter upgrading.

2.3 POLITICAL REGIMES AND POLITICS IN SQUATTER SETTLEMENTS

There are mainly two types of political regimes, democratic and dictatorship (authoritarian) regimes. However, before discussing these political regimes, and the relationship between political regimes and development, I begin by defining here the concepts of politics and political patronage, as they relate to public service delivery.

2.3.1 Politics and Political Patronage

Defining politics is challenging because many people understand it differently. Nevertheless, politics signifies conflict and cooperation (Heywood, 2013). In this regard, Hague and Harrop (2013) identified four aspects of politics involving collective action within and between groups, a diversity of views on subjects, allowing people to express their views and reconciling differences, and making collective decisions and binding agreements. Politics is at the heart of all collective social activity, formal and informal, public and private, in all human groups, institutions and societies (Leftwich, 2004). Hence, it determines ‘who gets what, when and how’ (Lasswell, 1936). In its broadest sense as Heywood (2013, p. 2) notes, “Politics is the activity through which people make, preserve and amend the general rules under which they live.” Similarly, Crick (2005, p. 21) defines politics as “the activity by which different interests within a given unit of rule are conciliated by giving them a share in power in proportion to their importance to the welfare and the survival of the whole community.” Therefore, politics is about power sharing between different groups in relation to their role in society.

Political patronage, also known as clientelism, is neither specific to any political system or regime type nor limited to developing countries only (Gandhi, 2008). It is a widespread phenomenon experienced in developed and less developed, democratic or non-democratic countries (Gallo & Lewis, 2012). As Lemarchand and Legg (1978, p. 120) observed, patronage is, “a generic trait of all political systems regardless of their

stages of development.” It depends on reciprocal relations between patrons and clients (Bobory, 2009). Patrons use influence and social positions to provide favours or protection to clients, who being in inferior positions receive favours from patrons in exchange for loyalty or support (Weingrod, 1968; Bobory, 2009). The patron-client nexus thrives on unequal relationships between an inferior (client) and a superior (patron) (Bobory, 2009). In defining patronage, I borrow the definition of Lemarchand and Legg (1978, pp. 122-123) who describe it as:

A more or less personalised, effective, and reciprocal relationship between actors, or sets of actors, commanding unequal resources and involving mutually beneficial transactions that have political ramifications beyond the immediate sphere of dyadic relationships.

Patronage determines the politics regarding development including public service delivery (Bowman & Kearney, 2011). In democratic environments, political parties have strongholds on which they often capitalise for support. For example, ruling political parties normally seek to intensify service delivery in their strongholds to show that they care and to garner support from residents (Bobory, 2009). The volume of transactions in clientelistic relationships varies; it depends upon the context, including both the needs of the client and the influence of the patron. According to Weingrod (1968, p. 126), the flow of transactions may be completed at the local level, but sometimes it runs through the entire government system resulting in a situation where “the organisation of government and the structure of patronage are parallel hierarchies.” This probably explains what prevailed in Zambia during the independence era. UNIP, the ruling political party at the time had an organisation structure that was identical to that of government (Mukwena, 2001; Gertzel, et al., 1984). Hence, it was easy for government to merge the structures of the state and UNIP to form the Party-and-Its-Government (PIG) model (Chikulo, 2009; World Bank, 2002a). With the PIG in place, President Kenneth Kaunda’s regime introduced politics of patronage at all levels of government. The PIG organised different loyalist groups to amass support for Kaunda to continue reigning as president (Gertzel, et al., 1984). In the early post-independence years, the flow of patronage was mostly from the top. Like his predecessor, President Fredrick Chiluba targeted specific groups such as street vendors, *marketeers*, soccer clubs, church groups, and hospitals that he gave large sums of money from *slush funds*⁴ (Van de Walle, 2001). He wanted to develop multiple links with clients within and

⁴President Chiluba had the MMD legislature approve a presidential fund of K12 billion (US\$6-8 million) in 1998 for his discretionary use (Van de Walle, 2001, p. 107).

outside of government (Blunt, et al., 2012). After all, patronage was a mechanism available to the president to maintain and extend his power over a country, a government, and a party (Grindle, 2010). Although Chiluba's regime did not merge state and party structures, patronage was still so entrenched that, as in the words of Blunt et al. (2012), the state was "treated as an extension of the property of the leader, and the leader rules with the help of clients who get a pay-off for their support."

In the above scenarios, patronage clearly served as a survival strategy, a political necessity because political parties had to do whatever they could to get in or stay in power (Patterson, 2013). As Smith (2003, p. 153) observes, the distribution of rewards to supporters and clients on a personalized basis can be crucial for the survival of a political party. On the other hand, where patronage is rife, public service delivery tends to be affected (Bowman & Kearney, 2011). Often, politicians interfere with the targeting of services to either reward supporters or punish opponents (Vicente & Wantchekon, 2009). Patronage also affects the capacity of institutions to provide public services. During President Chiluba's reign (1991-2001), government allocated larger sums of money as slush funds than as allocations to local councils for service provision.

2.3.2 Political Regimes

According to Mann (1993, p. 18), a regime is as "an alliance of dominant ideological, economic, and military power actors, coordinated by the rulers of the state." The term political regime "denotes a defined set of institutions and 'rules of the game' that regulate access to, and the uses of, positions of public authority in a given society" (Whitehead, 1994, p. 327). Therefore, for this research a political regime refers to a set of regulations by which a political party directs its rule over a people in a given territory. As already noted, there are mainly two types of political regimes, namely dictatorship/ authoritarian and democratic regimes (see 2.3). Other variants fall within these two extremes (Bratton & Van de Walle, 1997). There is no consensus on what dictatorship is, but historically it has been associated with tyranny (Gandhi, 2008). It is the opposite of democracy and hence, we can describe it as a kind of political regime where a single person governs free of constraints or influence (Boix & Svolik, 2013; Gandhi, 2008). However, contrary to popular perceptions, a dictatorship may allow some form of powering-sharing with political institutions like the legislature and political parties. Boix and Svolk (2007, p. 1), give a scenario of dictatorships as follows:

A majority of dictatorships since 1950 have had either legislatures or at least one political party. Only during the mid-seventies did the proportion of dictatorships with a legislature

fall to less than 60 percent. The proportion of dictatorships with at least one political party was even larger and fluctuated between 80 and 90 percent from 1950 to 1990. Even in dictatorships without legislatures or parties, the leadership often maintains some smaller institutional body, such as a ruling council or a politburo that may restrain the tyrannical tendencies of any single ruler.

In Africa, the majority of dictatorship regimes adopted a single party system to thwart opposition and establish supremacy. Smith (2003, p. 143) notes that the single-party system was used as a strategy “for coping with the myriad parochial and ethnic pressures in the national political party, the single or dominant party currently governing the state.” This was an extension of colonial authoritarianism because as Smith (2003, p. 143) further observes, the situation that confronted leaders at independence “had been formed by the autocratic power of the departing colonialists, a culture supported by, in the case of African societies at least, elements that were predisposed towards more authoritarian forms of government.” Nonetheless, dictatorships exhibited some democratic tendencies that made acceptance of single-party governments easier.

A democratic regime on the other hand, has rulers who are selected through the electoral process, and incumbent rulers leaving office when they lose elections (Przeworski, 2004). Unlike dictatorships, democracies allow participation of many citizens in the governance of the country through elections, and participation in local governance (Ardito-Barletta, 1990). In the 1990s, a wave of political change swept across Sub-Saharan Africa (SSA), and regimes ranging from civilian one-party states, military oligarchies or hybrids of the two embraced political reforms in favour of democratic governance (Bratton & Van de Walle, 1997). However, the outcomes of political reforms have varied immensely (Rakner, 2013). As Bratton and Van de Walle (1997, p. 6) observe, political reforms have led to “widely divergent outcomes that were expressed through the installation or restoration of a broad range of authoritarian, democratic, or mixed regimes.” Nonetheless, political change occurred and in many cases, the electoral process encouraged contestation and participation (Hyden, 2002). Clearly, democracy has had its victories and crises in SSA. Although still in its infancy, the principles of pluralism and political equality that it espouses have made significant gains (Hadenius, 1997). However, Hadenius (1997, p. 2) is quick to point out that:

In many countries, which have gone through political reform, democratic institutions, are for the most part surface phenomenon inasmuch as political life is still dominated by clientelistic structures and by rule by political bosses in conjunction with a notably low rate of political participation.

Possibly, as Rakner and Svasand (2005) note, some countries are still stuck in the

transition. They have not consolidated democracy to a level of maturity to reap the benefits of democratisation. Democratisation is incomplete and therefore threatened with breakdown (Schedler, 1998). Despite being democratic, political regimes in some countries are opposed to competition from other political parties and stifle citizens' freedoms and rights (Rakner, 2013). As Ardito-Barletta (1990, p. 165) notes:

Democracy works best when competition of ideas and different interests produce compromises and a learning curve of what works best for the majority. Democracy works less well when it leads to wide swings in policies, frequent stalemates, and the inability of groups seeking political favours to avoid establishing self-serving policies that lock out the wider sectors of society from opportunities.

2.3.3 Political Regimes and Development

There has been wide debate on whether a country requires democracy or dictatorship to get out of economic and social underdevelopment (Smith, 2003). Regardless, there are no definite consensuses on the relationship between regimes and economic development. McLoughlin and Batley (2012) and the World Bank (2004a) observe that the nature of the political regime is a key determinant of the policy choices states make regarding delivery of public services. Those who favour authoritarianism often cite the Asian Tigers that performed extremely well under authoritarian regimes (Przeworski, et al., 2000; Gerring, et al., 2012). Hence, as Smith (2003, p. 277) notes, they argue that, "economic development needs an authoritarian regime to push through policies needed to facilitate rapid growth in the face of resistance." Indeed, authoritarianism worked for the Asian Tigers then, but as Loh (2003) points out, that experiences of total economic failure from North Korea and Burma show that it is not good for economic growth.

Those who favour democracy believe that economic growth is more favourable under democracies than authoritarian regimes. Rodrick et al. (2004) observe that democratic governance has a positive impact on economic growth and social welfare. In terms of service delivery, analysts believe that democracies perform better than dictatorships. While all dictatorship regimes supply public goods such as roads, police, public schools and sanitation, they usually dedicate part of the public budget on transfers targeted to politically influential groups (Deacon, 2009, p. 242). Mostly, in such cases the kind of services or goods provided are usually 'rival goods'; they are not available to those who are likely not to support the state, rather than non-rival goods - enjoyed by all regardless of political affiliation (Deacon, 2009). In economics, a particular good is a rival good when its consumption by one person prevents simultaneous consumption by other persons (Dionisio & Gordo, 2006). In the political sense, rival goods would be

incentives given to and consumed by supporters of political parties, but cannot be enjoyed by non-supporters even if they lived close by. A non-rival good on the other hand, is one that although it is meant for the benefit of one person or group other unintended persons or groups can still enjoy it (Holcombe, 1997). For instance, if a ruling party builds a clinic or road in one area to woo support from the electorates, both its supporters and non-supporters would benefit from the clinic or road.

However, other analysts have challenged the positive impact of democracy on economic growth or social welfare. Gerring et al. (2012) argues that there is no positive correlation between regime type and various measures of human development. Ross (2006) even questions if democracy is good for the poor because it has not produced favourable outcomes for the poor. For example, persistent inequalities and high levels of poverty still confront many democracies in the developing world (Gerring, et al., 2012). Furthermore, some of the most dramatic improvements in human development in the twentieth century occurred under authoritarian rule. Arguably, many African states adopted authoritarianism after independence but did not perform as well as the Asian Tigers. Similarly, at present many states are democratic and yet, their economic performance is still poor. It appears the type of political regime in place does not determine economic growth, but it is the politics applied that in turn influence economic policies. As Smith (2003, p. 278) points out, “the developmental capacity of a democracy will depend partly on politics, especially levels of political equality and participation, and the type of party system.”

From the foregoing, it is clear that the politics involved in development determines development or public service delivery, more than the regime type. McLoughlin and Batley (2012) are of the view that services are a product of politics. For instance, Resnick (2014, p. s4) bemoans how political decentralisation in democracies in Africa has created “vertically-divided authority” whereby an opposition party has been elected to manage a major urban agglomeration, such as a capital city. In Zambia, during the Movement for Multi-Party Democracy (MMD) reign between 1991 and 2011, opposition political parties have controlled the Lusaka City Council (Olowu, 2005). Other cities including Kitwe and Chipata have also at one time been under the control of opposition political parties. Now capital cities represent ‘seats of power’ and ruling governments certainly do not wish to relinquish that seat without a fight. As Diouf (1999, p. 45) explains, “The city is the seat of power, the terrain for expressing the imaginary of the ruling class and its ascendance. In this field, there are no possibilities

other than confrontation and negotiation.” As such, as Resnick (2014, p. 54) observed, the ruling parties engage in “strategies of subversion” because they “are loath to see political opponents win credit for good performance but eager to assign blame when services are poorly delivered.”

Politics also influences how national governments share power and resources with lower levels of governments involved in local development (Elander, 1991). For instance, in the 2001 general elections, Southern Province almost unanimously rejected the MMD party. Therefore, as a punishment, Livingstone City Council did not receive any government funding from 2003 to 2004 (Tembo, 2006). Government also extended the punishment to the entire province by ensuring that it had no representation in Cabinet. The then President, Levy Mwanawasa justified his actions as follows:

The people of Southern Province should not complain that I have not given them enough Ministers in Cabinet and that is why there is no development in Southern Province, but they have themselves to blame because they did not vote for me and my party, but development moves with the government of the day.⁵

In 2006, President Mwanawasa made similar statements to the people of Northern Province who voted for the Patriotic Front (Tembo, 2006). He also fired Mr. Lupando Mwape, then National Vice President for losing his parliamentary seat in the province. On the other hand, Mwanawasa rewarded the people of the Eastern Province for their overwhelming electoral support by appointing Mr. Rupiah Banda as Vice President who later succeeded him after his demise in 2008.

2.3.4 Politics and Squatter settlements

There is overwhelming evidence globally suggesting that a relationship exists between politics and urban development, particularly squatter settlements formation (Rakodi, 2008; Bowman & Pagano, 1996; Collier, 1975). According to Bowman and Pagano (1996), politics plays an important role in explaining the path a city chooses. Here, I examine this relationship between politics and squatter settlements from two main perspectives, of spatial planning and clientelism.

Since the colonial era, spatial planning has served as a tool in the formation of squatter settlements (Home, 1997; Mwimba, 2002). British colonial planning encouraged racial segregation “to reduce the public health threat... and to protect property owners by

⁵ President Mwanawasa’s inaugural speech after the 27 December 2001 general elections

separating them from the social groups and areas perceived as sources of disorder (Rakodi, 2008, p. 6; Njoh, 2009). Moreover, politics of racial segregation played a role in the way governments provided urban services to Europeans and Africans (Makasa, 2010; Mutale, 2004). Housing for natives was segregated and separated with *cordon sanitaires*. It also lacked necessary facilities and services such as piped water and flushing toilets (Rakodi, 2008). As Home (1997) observed, Europeans lived in nicely serviced houses with spacious yards, while Africans lived in densely populated locations in single-roomed or barrack-type hostels with shared sanitary facilities. Additionally, townships for natives were constantly under night curfew and daytime restrictions (Mutale, 2004). These things, residential segregation, inadequate housing, and lack of freedom in natives' townships led many natives to leave colonial-planned townships and build houses in the peripheral areas (Makasa, 2010; Rakodi, 2008). Berrisford (2011) and Mwimba (2002) observed that independent African states also adopted colonial spatial planning systems. They continue to segregate people residentially, not based on race as in colonial times, but on economic class (Mutale, 2004). Besides, low-income residential sites tend to be located far away from the centre, and infrastructure networks and services (Perez & Crossley, 2010). Consequently, many urban poor choose to live in squatter settlements.

There is overwhelming evidence regarding the role of politics in the formation and maintenance of squatter settlements (Mitlin, 2014; UN-Habitat, 2005a; Collier, 1975). The urban poor cannot access affordable housing within formal resident areas because local governments no longer provide public housing. They cannot also afford to acquire land from local governments to build houses because not only is it too expensive to acquire but it also involves complicated land administration procedures (Mutale, 2004; Mwimba, 2002). Hence, they turn to the black land market. On the other hand, opposition political parties and ruling parties desire to gain and maintain power through election or re-election, respectively. Therefore, they use party cadres to generate support among squatters, whom they entice with illegally subdivided plots at a small fee. In turn, political parties expect electoral support from the beneficiaries of the plots. Party cadres may also invade land adjacent to existing squatter settlements. Martin and Mathema (2006) narrate an incident involving a ruling political party leadership in Lusaka that annexed some nearby land to extend an existing squatter settlement, and allocated plots to its supporters. Similarly, an MMD party leadership in Ng'ombe area sold land belonging to the Catholic Church to squatters, who paid for the plots. Some squatters even had certificates of ownership signed and stamped by the local political

leadership. However, in 2004 the Church demolished 600 houses leaving squatters homeless (UN-Habitat, 2005a). In Peru, in an effort to garner support for his election in the 1956 elections, military ruler Odria encouraged formation of squatter settlements by openly declaring government would “not interfere if a particular piece of land were occupied” (Collier, 1975, p. 135). Collier (1975) also adds that sometimes the President publicly authorised squatter settlements.

The Zambian and Peruvian scenarios take place within two political systems of democracy and dictatorship, respectively. One might argue that in a democracy political leaderships should not encourage land invasions, because democracy respects the rule of law and upholds property rights (Acemoglu, 2003). Similarly, in a dictatorship a ruler may use his power to order land invasions without regard to the rule of law or property rights of individuals (Knutsen, 2011). However, the situation in Venezuela during the rule of military dictator Perez Jimenez (1952-1958) seems to support the notion that politics, more than political regime type, determines the development direction a country takes. Collier (1976, p. 196) reports that Jimenez “staunchly defended government and private property” and claimed that squatter settlements “spoiled the new look of the capital which he was remodelling, and bulldozed them off their sites.”

Sometimes, opposition parties may also use squatters to get support for election into office. In Zambia, between 2010 and 2011 an aspiring parliamentary candidate illegally subdivided land belong to a mining company and sold it cheaply to the cadres and sympathisers of his political party, Patriotic Front. He got the vote in 2011, and the squatters got the ‘boot’ in 2014⁶. While Odria’s government enjoyed paternalistic control over squatters in Lima, the opposition also used squatters in some of the very squatter settlements he had formed to destabilise him and ruin his chances of winning the 1956 elections (Collier, 1975). According to Collier (1975, p. 136), a known opposition leader Pedro Beltran sponsored “one of the largest squatter invasions ever to take place in Peru.” Odria did not run for president.

Clearly, politics have a role to play in the formation and maintenance of squatter settlements. Mitlin (2014) observes that clientelist relations are particularly prevalent in informal settlements, due to the lack of services and the need to negotiate with politicians and sometimes officials to secure such investments. According to UN-

⁶ In-depth interview with a senior council officer

Habitat (2005a), in Zambia politicians have used squatter settlements and squatters for their own political advancement since the struggle for independence. “It is not enshrined in any written law, but the politicians and the people know that when it comes to the power of the vote, illegal or informal settlement dwellers have a lot of power” (UN-Habitat, 2005a, p. 75). This is probably why all major political parties in Zambia have their strongholds in squatter settlements (Rakodi, 2008; Resnick, 2014).

2.4 PARTICIPATION AND URBAN GOVERNANCE

Traditionally, local governments have been responsible for public services delivery (Rakodi, 2003). However, owing to growing public demand for services and limited fiscal resources they are unable to meet the demand (UN-Habitat, 2015). As such, the trend has shifted towards local governance – inclusion of other actors like the private sector, civil society and communities, in local development (Morphet, 2008; Romańczy, 2015). Governance describes relationships and interconnections between the state (and its agencies), communities, private sector and civil society (Hickey & Mohan, 2004). According to Pierre (2011, p. 5), governance looks at “the interplay between state and society and the extent to which collective projects can be achieved through a joint public and private mobilization of resources.”

In the sea of governance, the public sector does not have to deliver all public services itself but may involve other stakeholders including the private sector, civil society, and communities through various arrangements such as public-private partnerships and community participation (Morphet, 2008). The public sector’s role, therefore, would be to coordinate the production and provision of services among the stakeholders (Pierre, 2011). In Zambia, some of these actors such as civil society, and communities already provide various services including housing in disadvantaged communities (Habitat for Humanity, 2013). As Shah and Shah (2006, p. 2) observe, the “presence of a vast network of entities beyond government that are engaged in local services delivery or quality of life issues makes it unrealistic to treat local government as a single entity.” Therefore, Morphet (2008) believes that we can no longer view local government as a single entity in the local governance arena. Given the challenges local governments face, their survival depends on the extent to which they allow other stakeholders to participate in local governance.

Despite being responsible for delivering public services in many countries, local governments seem to have limited capacity to provide services, for two main reasons.

Firstly, the ever-increasing urban populations create challenges for public service delivery. Secondly, traditional sources of revenue have diminished to the extent that local governments cannot raise sufficient revenue to provide public services. This two-edged dilemma of local governments has become the main driver towards urban governance (Harpham & Boating, 1997). Urban governance, which refers to the exercise of power to manage a city's economic and social development, explores relationships and interconnections among stakeholders pertaining to the urban development agenda (Kübler & Pagano, 2012). Broadly speaking, it aims to improve urban development by improving administrative competency, improving efficiency in resource use by cutting out wastage through vices such as corruption or rent-seeking, improving transparency and accountability in the use of resource, and pooling public and private resources for improved urban management (Pierre, 1999; 2014). Therefore, to meet the challenge of urban development local governments have “to be much more innovative and entrepreneurial, willing to explore all kinds of avenues through which to alleviate their distressed condition and thereby secure a better future for their populations” (Harvey, 1989, p. 4).

Apart from pursuing entrepreneurship and public-private partnerships, local governance also embraces participation of communities in decision-making so that they too become part of the network of interconnections. There are several definitions of participation (World Bank, 1996b; Bamberger, 1988; Brett, 2003). Nonetheless, the underlying theme in all of them is community (beneficiary) involvement in making decisions regarding matters that affect their lives. Community participation in development can range from simple information sharing, to extensive consultation and joint decision-making, and to situations where the relevant stakeholders take on responsibility for monitoring the process and evaluating its success (McGee, 2001). Therefore, in this research participation refers to the process in which communities take part in making decisions regarding events that affect their well-being.

Until the 1990s, governments and donors alike approached development in a top-down manner where they decided what they thought communities needed (Reed, et al., 2006). However, as Dorsner (2004) observes, this kind of development discourse attracted criticism especially for failing to address poverty and its causes. Besides, the top-down model lacked accountability and political representation as communities felt they did not have fair representation in decisions regarding their needs (Richards, et al., 2004). Hence, there has been a change toward a development discourse that has real impact in

terms of achieving wider poverty reduction goals as set and agreed by the people - the bottom-up approach (Finsterbusch & Wicklin, 1987). The bottom-up approach emphasises participation of communities in development and ensures their needs are met and voices heard (Mansuri & Rao, 2013; JICA, 1995; Weekes-Vagliani, 1994). As they participate, communities also feel empowered and hence this leads to a high sense of responsibility and ownership of the programme (Mansuri & Rao, 2013; Mitlin & Thompson, 1995). Next, through community participation projects are able to mobilise greater resources including benefiting from local knowledge to help in the design of projects or programmes (Finsterbusch & Wicklin, 1987).

By involving communities in development, participation seeks to share the costs of the project with the people it serves (Mansuri & Rao, 2013). In that case, communities might be required to contribute their labour or some financial contribution, while government or donor agencies contribute the larger proportion towards the project. For example, the Zambia Social Investment Fund (ZAMSIF), a programme funded by the World Bank and GRZ, required communities to contribute twenty-five percent in form of labour and basic materials like building stones, sand and bricks towards project funding⁷. Participation also helps build capacity in beneficiary communities so that they not only own the development but also possess the capacity to protect it through maintenance (Bamberger, 1988). Although the campaign for participation in development began in the 1940s, it appears to have gained more popularity in the 1990s (Hickey & Mohan, 2004; Cornwall, 2006). Nevertheless, participation has gained so much momentum in development practice to the extent that it is considered and widely accepted as an important strategy of development (Cornwall, 2006).

However, participation has some downsides. For instance, while it appears to promote inclusive development, some interest groups might hijack the process of participation to further their own interests (Mosse, 2001). Similarly, Dorsner (2004) observes that often organisations emphasise participatory processes in community projects not for the sake of participation and its related empowerment objectives, but more as a marketing tool to attract funding or to promote a specific agenda. Moreover, sometimes decisions to employ participatory approaches to development, especially in local councils, are not genuine but motivated by a lack of money (Mitlin, 2003). Furthermore, recent research

⁷ Based on author's experience while working for Chipata Municipal Council (2002-2005)

has revealed that “participation in practice is nowhere near the participatory, bottom-up, open process that it is commonly held to be” (Christens & Speer, 2006). Hence, participation stands accused of being “co-opted into the neoliberal development discourse and praxis, of neutralizing radical language and practices, of being exclusionary and even tyrannical, and of ignoring power relations within grassroots groups and between them and development practitioners” (Wald, 2014, p. 6). Consequently, Cooke and Kothari (2001) equate it to the ‘new tyranny’. Despite growing criticism against participatory approaches, mainly for failing to achieve meaningful social change and engaging with issues of power and politics (Cooke & Kothari, 2001), participation appears to be undeterred and continues to enjoy support of many international agencies. For example, over the years international agencies including the World Bank, United Nations Development Programme (UNDP), Department for International Development (DFID), and United States Agency for International Development (USAID) have demanded the inclusion of community participation in development projects (Paul, 1987; Shah & Baporikar, 2012).

Clearly, participation has gone from being a radical concept to becoming a widely accepted transformative development approach (Hickey & Mohan, 2004; 2005). Participation is not a replacement for top-down development (JICA, 1995), nor is it a panacea to development problems - it cannot substitute for sound technical and financial project design. However, participation is essential for sustainable development. As the Inter-American Development Bank (IDB) (1996) notes, “if stakeholders help make decisions at all stages of the project cycle, then development problems are more likely to be understood in their entirety and solutions are likely to be more effective.” Participation may be the new tyranny, but it is the only development approach, which recognises the importance of community involvement. As such, it would be an indispensable element in any squatter upgrading programme (UN-Habitat, 1985). As Imparato and Ruster (2003) observe, squatter upgrading cannot succeed without the participation of squatters. For instance, although local governments may choose to apply the in-situ upgrading model, there would still be a need to realign existing structures to allow for service provision. This means that some structures would be demolished and people displaced. To achieve this task, local governments have to include squatter communities in the upgrading processes from inception to completion (Gulyani & Connors, 2002).

The foregoing discussion has highlighted the dilemma of local governments regarding

provision of services in the midst of ‘eroded’ fiscal sources. This has also been a main driver towards inclusive local governance. The rest of this section looks at potential stakeholders in squatter upgrading, who include local government, private sector, civil society, Community-Based Organisations (CBOs), and squatter communities.

2.4.1 Local Government

Local government differs from country to country as it depends on the system of government. However, wherever it exists local government refers to specific institutions or entities created by national or state constitutions, ordinary legislation of a higher level of central government, provincial or state legislation, or by executive order, to deliver a range of specified services to a relatively small geographically delineated area (Shah & Shah, 2006, p. 1). As a system of government at the local level, local government is a visible form of government where citizens can participate in local governance. However, local government can only encourage and enhance local governance if it is effective. According to Singh (2009), the essential elements for an effective local government include statutory status, fiscal autonomy, democratic and representative in character, autonomy, and specified functional domain. William A. Robson (1957) cited by Singh (2009, p. 5) summed up these elements as follows:

In general, local government may be said to involve a territorial, non-sovereign community possessing the legal right and the necessary organisation to regulate its own affairs. This in turn presupposes the existence of a local authority with power to act independent of external control as well as the participation of the local community in the administration of its own affairs. The extent to which these elements are present, must in all cases be a question of degree.

Singh (2009, pp. 5-6) also describes local government as the school for democracy where citizens are imparted with political and popular education regarding issues of local and national importance. Additionally, it serves as a reservoir of talents for local and national leadership. Local governments exist for service delivery to the public and fostering democracy through participative local governance (Stevenson, 2009; CLGC, 2009). Being closer to the people than central government, they provide “the place of first resort in any community when individuals need information or are confronted with problems such as flooding” (Morphet, 2008, p. 3). Moreover, proximity to the people allows local governments to have easy access to knowledge of local economic conditions and hence, they are suited to drive local economic development (Von Hagen & Dahlberg, 2004; CLGF, 2009). Furthermore, local governments link citizens to central government, which enables them to participate in the governance of the country (Shah & Shah, 2006). However, the extent to which they allow citizens to participate in

local governance depends on amount of responsibility and authority the national government has decentralised to local governments.

Decentralisation is often concerned with improving efficiency in public service delivery by local governments. Therefore, it involves the transfer of the responsibility and authority for planning, management, mobilisation and allocation of resources from the centre to lower levels of government (UNDP, 2012). This is consistent with the decentralisation theorem that advances that “each public service should be provided by the jurisdiction having control over the minimum geographic area that would internalize benefits and costs of such provision” (Shah & Shah, 2006, p. 4). This theorem assumes that being closer to the people, local governments will be more responsive to the particular preferences of their constituencies and will be able to find new and better ways to provide these services (Oates, 1999). Since the 1980s, many observers have encouraged decentralisation in African, and by the 2000s, nearly all countries had instituted some form of decentralisation (Peterse & Smit, 2014).

Lately, calls for full decentralisation have renewed in many developing countries to improve efficiency in service delivery, quality of services, governance, and equity among others (Smoke, 2003; World Bank, 2004a). However, the amount of decentralisation a country accommodates depends on the political system in that country (Economic Commission for Africa, 2005). For example, a dictatorship wants to concentrate power at the centre in one person or party (see 2.3.2). Therefore, decentralisation, which means power sharing between the centre and lower units, does not resonate with dictatorships (Wong & Takeuchi, 2013). Russia, a famous authoritarian example, did not have a local government system until 1917, and when it did, the local government system was centralised to benefit the ruling Communist Party elite (Ross, 2008, p. 98). Although dictatorships distribute economic benefits to local governments, such distributions are unequal (see 2.3.3). Wong and Takeuchi (2013, p. 99) make this point clear as they note in reference to the Chinese authoritarian regime, “central government is strategic in deciding how to distribute economic benefits.” In real democracies on the other hand, power is never concentrated in one person because there are “institutional arrangements for arriving at political decisions in which individuals acquire the power to decide by means of competitive struggle for the people’s vote” (Schumpeter, 1976, p. 269).

Crawford and Hartmann (2008) observe that although there have been some aspects of decentralisation in some countries undergoing democratisation governments need to do

more. Apparently, although many national governments have devolved some responsibilities to lower units, they have accompanied such responsibilities corresponding powers for the lower units to mobilise and use fiscal resources as they deem fit (Fjeldstad & Heggstad, 2012). For instance, despite devolving many responsibilities to local governments since 1991, the Zambian government has not given them matching fiscal resources for them to perform their mandatory objectives (Mukwena & Lolojih, 2002; Chikulo, 2009; 2014). Besides, despite having the legal framework that outlines the autonomy and funding of local governments, the national government fails to comply with it. Consequently, funding local governments has become problematic while resource sharing among them has become a discretionary function of the national government (Chikulo, 2014).

Clearly, the Zambian situation contradicts conventional wisdom of the decentralisation theory and practice that postulates, “finance follows function” (Bird & Slack, 2014, p. 362). Moreover, although local governments still receive some economic benefits these appear strategically distributed and hence, reflect a government system that is more authoritarian than democratic (Schumpeter, 1976; Wong & Takeuchi, 2013). Perhaps as Diamond (1999, p. 144) observes, in countries emerging from dictatorship, democratic local government may be tainted by legacies of the ancient regime. Overall, it seems local governments perform better in democratic than authoritarian regimes, as they focus on local development and democracy (Diamond, 1999). Allowing the lower units to share power with the national government gives them a share in the governance of the country and a voice in decisions that affect them (Shah & Shah, 2006; Wong & Takeuchi, 2013).

Arising from the foregoing are two important issues regarding central-local relations, and funding of local governments. Firstly, concerning central-local relations, the realisation that local governments serve communities better than national governments has made analysts examine the relationships between national and local governments. According to Bin (2011), central-local relations often embody a certain type of politics that influence power and resource sharing and distribution, and will depend on the type of government in place. The two main types of government are federal and unitary. A federal state is a type of sovereign state characterised by “a union of partially self-governing states or regions united by a central (federal) government” (Bin, 2011, p. 2). Typically, in a federal state system, local government is constitutionally entrenched and central government may alter it by a unilateral decision (Steytler, 2005). A unitary state

on the other hand, is governed as one single unity where central government is supreme, and any administrative units created exercise the power that central government delegates (Bin, 2011). Unlike in a federal system, in a unitary state central government may create or abolish sub-national units, and broaden or narrow their powers (Bin, 2011). For example, Zambia is a unitary state whose local government system is a constitutional creation (GRZ, 1996b) supported by the Local Government (LG) Act that empowers central government to create or abolish local councils, and broaden or narrow their powers (GRZ, 1991).

Since the 1980s and especially after the fall of the Soviet Union, central-local relations have attracted intense debate (Elander, 1991). Largely, central-local relations depend on whether national governments view local governments as an administrative device for public service delivery. Therefore, in such a case the relationship of principal-agent applies (Hartley, 1971). A principal-agent relationship exists where an institution (or person) called the agent, is authorised by the principal to act on his person's behalf, and is empowered to do what the principal could lawfully do in person (Lupia, 2001). Therefore, in a principal-agent relationship, the principal delegates some functions that he expects the agent to perform on his behalf. He also transfers responsibility for decision-making and administration of the delegated functions to the agent from whom he expects accountability (UNDP, 2012). If on the other hand, local governments are considered autonomous entities with independent rights and duties, then they represent a partnership (Hartley, 1971).

In unitary states, local governments mostly act as an administrative device that the national government treats in any way possible – funded or unfunded. Consequently, the relations between the centre and the local are usually strained. Bowman and Kearney (2011, p. 342) observed that while they give life to local governments and create the rules for their localities, “state governments historically have not treated their local governments well.” Globally, many countries including developed and developing struggle with central-local relations. For instance, the House of Commons was concerned about the growing strenuous relations between the national and local governments in the United Kingdom. According to the Communities and Local Government Committee (CLGC) (2009, p. 7), it appears that “local government powers and responsibilities have been pushed both upwards to central government, and sideways and downwards to the regional arms of central government and to other local bodies.” Hence, the House of Commons implored government to consider reviewing the

balance of power between the centre and the local because it had far-reaching implications especially where improving the lives of local people and local communities was concerned (CLGC, 2009).

Funding to local governments determines the amount and quality of public service delivery in both developed and developing countries. The general understanding is that when a national government delegates responsibilities to local governments, it will also provide matching funding (Devas, 2008; Steytler, 2005). However, this does not seem to be the case because funding local governments in many developing countries remains a challenge (Devas, 2008; Alam, 2014). Many local governments do not receive adequate funding to perform assigned functions (Fjeldstad & Heggstad, 2012; CLGF, 2009). This has prompted international associations to appeal to member countries to fund local governments adequately to enable them perform their functions.

For instance, the Commonwealth Local Government Forum (CLGF), an association of local government associations from Commonwealth countries, has implored its members to adhere to the Commonwealth principles on good practice for local democracy and good governance contained in the *Aberdeen Agenda* (CLGF, 2005a). Accordingly, the *Aberdeen Agenda* stipulates that a “local government must have adequate financial resources to fulfil its mandate and ensure significant autonomy in resource allocation” (CLGF, 2005a, p. 8). The CLGF recognises the importance of local governments having independent and secure revenue bases that include predictable and adequate central transfers. Hence, the *Aberdeen Agenda* adds, “such transfers must be free of political bias, and a local government agreement or legal framework to govern such transfers is often of critical importance” (CLGF, 2005a, pp. 8-9). The United Cities and Local Government (UCLG) (2010) also notes that local budgets in many developing countries accounted for less than five percent of public expenditures while those in the European Union averaged twenty-five percent. Consequently, most local governments experience widening gaps between availability of financial resources and municipal spending needs (UN-Habitat, 2015, p. 8).

There are two main categories of current revenue for local governments in Africa. These include transfers from the central or regional government in form of grants and revenue sharing, and own revenue that comprises local taxes, user fees, and various licences (Fjeldstad, 2006; UNCDF, 2011; CLGF, 2005b). Transfers, commonly called intergovernmental transfers (IGTs) refer to the flow of fiscal resources from higher government levels to lower levels of government (Alam, 2014). These form a

significant portion of local government revenues in some countries in Africa (Fjeldstad & Heggstad, 2012). Alam (2014) observes that although IGTs vary from region to region and within countries, they nonetheless constitute a large portion of local government expenditures of 70-72 percent in developing countries including, and 38-39 percent in developed countries. Fjeldstad and Heggstad (2012, p. 5) also show evidence that many local governments in Sub-Saharan Africa (SSA) indeed depended on IGTs although in some extreme cases such as that of Zambia, IGTs constitute less than five percent (see Figure 2.2).



Figure 2.2: IGTs/ Total Local Revenues in Selected SSA Countries (2007)

Source: Fjeldstad and Heggstad (2012, p. 5)

Some commentators have observed that modalities for allocating IGTs are mostly unclear and inappropriate (UCLG, 2010; CLGF, 2005a). Many central governments do not have clearly defined formulas for resource allocation to local governments (CLGF, 2005b; Brosio, 2002). For example, Chikulo (2014) bemoans the lack of a clear grants sharing formula in Zambia. It seems central government uses an ad-hoc model where it decides on the amount of transfers on a discretionary basis (Bahl, 2000). Nonetheless, in rare instances some countries such as South Africa have constitutionally enshrined the funding system to guarantee funding to local councils. The South African government uses a needs-based formula to allocate resources to provinces, which also distribute them to the local governments according to their needs (Heymans, 2006).

The other source of revenue for local governments is local revenue that normally comprises local taxes, fees, and charges. However, many analysts note that local revenue is insufficient for local governments to raise revenue to meet the growing demand for public services (Bahl & Bird, 2008; Fjeldstad & Heggstad, 2012). Besides, the local taxes are normally quite small and hence, present challenges for collection (UCLG, 2010; Devas, 2008). Furthermore, local revenues keep shrinking because central governments continue appropriating meaningful sources of revenues. As UN-Habitat (2015, p. 8) observes, “the more lucrative sources of revenue potentially

suitable for financing urban areas, such as income taxes, sales taxes, and business taxes, continue to be controlled by the central governments.” The challenge of funding local governments in developing countries is real especially in Africa (Fjeldstad & Heggstad, 2012). Poor funding creates ineffectiveness in councils resulting in failure to provide quality services, as the United Nations Capital Development Fund (UNCDF) (2010, p. 13) rightly noted in the following excerpt:

The effectiveness of local governments and the quality of local government services – particularly in developing countries – are often constrained by the limited resources available to them and the degree of political and administrative autonomy granted by the centre. Inadequacy of resources or autonomy can create a vicious cycle – no capacity, no responsibilities, no resources and, therefore, no capacity.

UCLG (2010) observes that in many developing countries, local governments have limited spending autonomy and taxation powers. Therefore, to improve the fiscal situation in local governments, some analysts suggest formulating enabling legislation that allows local governments to raise funds through other means such as external borrowing, and gives them more autonomy on expenditures (CLGF, 2009; UNCDF, 2011). It is also noteworthy that granting local governments revenue-raising powers does not absolve central government from making IGTs to them. As UN-Habitat (2015, p. 9) points out, even when own revenues are sufficient they must be “complemented by intergovernmental transfers to address differences in expenditure needs and fiscal capacity across cities; and also for cities to support the implementation of central government programmes.”

As noted earlier, some governments have devolved more expenditure responsibilities to local councils than fiscal resources and hence, given local governments the burden of delivering public services without the requisite resources. Consequently, the quality of service delivery has deteriorated (Bird & Vaillancourt, 2008). Concisely, fiscal decentralisation ought to become a reality in many developing countries especially in Africa (Fjeldstad, 2006; CLGF, 2005b; Devas, 2008). Smoke (2014) explains that fiscal decentralisation may take any one of the following forms:

- Empowering subnational governments to set up their own tax systems;
- Retaining all taxes centrally and sharing proceeds with subnational levels through transfers;
- Assigning certain taxes exclusively to subnational governments; and
- Sharing revenue from certain taxes collected nationally.

None of these is the best choice but ultimately, the choices a country makes depend on

technical matters, historical trajectories, political forces and other factors (Tanzi & Ross, 2010; Smoke, 2014). Ultimately, as Bahl & Wallace (1992, p. 1) noted “the choice of the ‘right’ central-local fiscal relationship will depend on how the government weighs the benefits of decentralised economic development policies against the costs of having less effective central fiscal management.” Nonetheless, whatever choice a government makes fiscal resources assigned to councils should possess characteristics such as adequacy, buoyancy, stability, efficiency, and equity. Others are autonomy, administrative feasibility, political feasibility, and integration/ consistency (Smoke, 2014; CLGF, 2009; Bird & Vaillancourt, 2008). After all, as Bahl and Bird (2008) observe, fiscal decentralisation will not only improve welfare directly but also contribute to alleviating problems like economic development, revenue mobilisation and innovation in public service delivery, and accountability.

Assigning resources to local governments is one thing but granting them fiscal autonomy is another. According to Chapman (1999), fiscal autonomy denotes the ability of local governments to raise enough revenues from the local economy and then to determine how to spend those revenues. It also includes their ability to create taxes, set tax rates and establish the revenue base without central government influence, and having the ability to provide the service levels that the public demands. Clearly, local governments ought to have more fiscal autonomy than many of them currently have. However, many national governments are unwilling to implement fiscal decentralisation and let alone grant fiscal autonomy to local governments for fear of losing macroeconomic and political control (Brosio, 2002; Fjeldstad, 2006; Bird & Vaillancourt, 2008). According to Bahl and Bird (2008), governments are also concerned that heavy reliance on own resources might create and widen inequalities between well-off larger councils and poor smaller councils with small tax bases. Additionally, fiscal decentralization could be costly relative to the benefits gained particularly for small local councils that may not have the administrative skills to collect taxes efficiently (Bird & Vaillancourt, 2008; Devas, 2008).

However, Bahl and Bird (2008) point out that despite the potential pitfalls of fiscal decentralisation and fiscal autonomy, there are benefits for assigning significant taxes to local governments. In effective control mechanisms are in place, fiscal decentralisation promises improved political and financial accountability by giving local residents greater opportunities for input and participation in decision-making (Fjeldstad & Heggstad, 2012). Moreover, being reliant on their own resources might instil fiscal

discipline in local governments. Furthermore, Isufaj (2014, p. 459) believes that since local government is closer to citizens, “increasing of its competence, financial resources and active community participation in decision making, will increase the responsibilities of power.” Whether in federal or unitary state, local government autonomy depends on the degree to which central government gives decision-making discretion to local governments (Lane & Ersson, 1999; Akpan & Ekanem, 2013). In either system, the legal framework in which councils are defined also determines their autonomy and the “the distribution of public authority between levels of government” (Lane & Ersson, 1999, p. 170). The debate on fiscal autonomy or autonomy as it were generally centres on functions and associated powers that governments should grant to local governments within the political system (Akpan & Ekanem, 2013). As Davey (1971, p. 45) observed:

Local autonomy is primarily a question of responsibilities, resources and discretion. For it to be genuine, a wide measure of governmental operation in the field must be devolved to local authorities; they must have sufficient resources, particularly of finance, to meet their responsibilities as they think fit; they must have extensive freedom to do what they choose in the way they choose. These factors are inseparable: absence of central controls and 100 percent, financing by direct taxation do not, for example, confer freedom of action if potential yields grow only by one or two percent per annum.

Nevertheless, some commentators argue that local governments cannot be completely autonomous because of the interdependence of the levels of government. For instance, Adeyemo (2005) points out that local, regional and central governments rule over the same population. However, if each level of government is to achieve its purpose, it must operate within defined boundaries with sufficient amount of ‘freedom’. Yet again, this depends on whether central governments consider councils as agents or partners in development. In the words of Dollery and Wallis (2001, p. 1), since councils are creatures of central government “their actions are often rigidly manipulated and constrained by central governments.” Therefore, councils act within the powers delegated to them by legislation or directives of central or regional government (Stevenson, 2009). Still, fiscal autonomy is a key ingredient in local self-government. As Steytler (2005) observes, political self-government may prove to be an empty shell if councils have limited or no revenue-raising powers. Besides, if central government downloads too many responsibilities without matching finances, it may cripple the councils (Chikulo, 2009; 2014).

2.4.2 Private Sector

As government funding to councils declines, local governments ought to find alternative service delivery models (see 2.4). In Britain, most of the councils have used models like

outsourcing (contracting), and collaborating (Morphet, 2008; Leach & Percy-Smith, 2001). Outsourcing involves inviting the private sector to provide some services for which the local councils pay contractors through revenues collected from own sources (UNCDF, 2010). Collaboration on the other hand, entails the involvement of the private sector through mechanisms such as a public-private partnership (PPP). In this arrangement, a local council collaborates with a private company to provide a particular service(s) (Grant Thornton, 2014). Generally, a PPP is a “formal contractual arrangement entered into between the public sector and the market in order to deliver a well-defined output or service” (Phang, 2013, p. 97). Therefore, a PPP represents a finance model entirely driven by collaboration between the public, private, and at times non-profit sectors (UN-Habitat, 2011a, p. 2).

The main driver for PPPs in councils is the desire to attract private finance for service provision (UNCDF, 2010). Many local governments in Africa face the challenge of providing public housing for the poor, and hence, the prevalence of squatter settlements (see 2.2). Ibem and Aduwo (2012) note that many African local governments would benefit from PPPs especially in housing provision. However, it appears PPPs in housing are quite limited probably because housing is not profitable and people often find ‘alternative’ housing. As Phang (2013, p. 97) explains, “housing is not a monopoly industry and does not have the increasing returns to scale issues generally associated with utilities and infrastructure projects.” Besides, the challenges facing PPPs in housing provision are based on differing goals between private and public sectors, public acceptability, limited capacity in councils, challenges in governance for sustainable development, and financing constraints (UN-Habitat, 2011a). Nonetheless, councils can still employ PPPs to attract finance for social housing, housing development and urban regeneration projects (Phang, 2013).

Private sector involvement in squatter upgrading can also be through services like financial lending to the individual members or groups within squatter communities. Squatter upgrading generally does not involve housing provision (see 2.2.3). Nonetheless, the idea that squatter upgrading facilitates housing improvement is on the assumption that once there is an improvement in basic infrastructure and services property owners would be motivated to improve their own housing. Additionally, squatter upgrading would facilitate property owners to obtain land titles for use as collateral for borrowing housing finance (see 2.2.3). However, some commercial banks still do not extend lending to property owners in *improved areas* because they deem

them as ‘high’ risk (Chiumya, 2004; Fotabong, 2012). Moreover, although a property owner may have a land title but his/ her property may be of poor quality and hence, unacceptable by many lending institutions. On the other hand, communities possess social capital, which they could use as collateral for group-based lending. In response to the dilemma that such low-income communities face in accessing finance for improving their social welfare, the microfinance sector has emerged as a formidable sector that opened doors to those in the informal sector including squatter residents who are able to borrow and repay short-term loans. In Bangladesh, Grameen Bank has thrived on using social capital as their collateral for group-based lending (see 2.4.4).

2.4.3 Civil Society

The failure of local governments and the private sector to provide services including housing for the urban poor seems to be the catalyst for NGOs’ involvement in service delivery (Mukhija, 2005). Hence, the last two decades have witnessed an increase in NGOs involved in human settlements in Africa, Asia and Latin America. NGOs (also referred to as civil society or third sector) refer to organisations that belong neither to the traditional private sector nor to the public sector (Ghaus-Pasha, 2005). Hence, they provide an “arena of uncoerced collective action around shared interests, purposes and values” (Irish, 2010, p. 166). Nonetheless, while voluntary and autonomously managed, NGOs are formally established and legally protected as they perform their many socio-economic initiatives (Howard, 2010; Defourny, 2001).

NGOs perform three very important roles of service provider, development catalyst and policy changer. Firstly, as service providers, NGOs mobilise resources mostly through voluntary contributions for a wide range of services to disadvantaged communities (Defourny, 2001; Lewis, 2010). In developing countries, the rolling back of the state created a vacuum in service provision (see 2.2.5). Therefore, NGOs stepped in to meet some of the social needs of people in disadvantaged communities (Banks & Hulme, 2012). In Europe, civil society meets an increasing demand for social services especially in the fields of welfare provision, education, community development, international relations, the environment, or arts and culture (Anheier, 2005, p. 4). It also provides microcredit especially to low-income households who are unable to access finance from formal lending institutions (Mitlin & Satterthwaite, 2004). Additionally, some civil society organisations provide life skills training to community members to help them build their own houses through self-help or engage in income-generating ventures. Secondly, in their role as development catalyst, NGOs have the ability to inspire,

facilitate or contribute to improved thinking and action to promote social transformation (Lewis, 2010). Squatter upgrading requires and depends on community participation (Sheng, 1989; Cities Alliance, 1999). NGOs have experience in coordinating and organising communities to participate in community development (Habib, 2009). For instance, the Zambian government depended on American Friends Service Committee (AFSC) to organise squatters to participate in the Lusaka Squatter upgrading Project (LSUP) (Turner & Maskrey, 1988; Rakodi, 1986a; World Bank, 1974a).

Finally, as policy changer, NGOs often lobby national governments for specific reforms to create policies that are pro-poor (Ibrahim & Hulme, 2010). The general practice has been to start at local levels in order to understand the impacts of certain policies on the citizens for whom such policies exist. By starting with local governments, NGOs hope to bring the problems of the poor to their attention and seek policy changes that would enhance the livelihoods of the poor (Mitlin & Satterthwaite, 2004). In championing policy change, NGOs do not work as adversaries but as partners, together with governments and private sector on joint initiatives to improve the welfare of communities (Lewis, 2010). Therefore, they deserve an important role as a partner in development, with the public and private sectors, working in an environment where citizens' welfare is at the core of the development paradigm.

2.4.4 Community-Based Organisations

Outside of the state, the markets, and NGOs, the community is the largest provider of services to its members. In the case of housing provision, whereas the other three actors fail to find interim solutions to the housing problem of the urban poor, the community readily provides this through informal structures (Turner, 1988). The community has been able to respond to the needs of its members through Community-Based Organisations (CBOs). For instance, successful land invasions are organised around an informal organisation that has identified leadership for managing land allocation among its members. Like the NGOs, CBOs rose to prominence in southern Africa during and in the aftermath of SAP (Manji & Naidoo, 2005; Banks & Hulme, 2012). After SAP, many governments seemed to fail to meet the socio-economic needs of citizens (Abegunde, 2009). Hence, using their own initiative, communities stepped in to fill the gap in 'local' service delivery, and contribute to local development. Some CBOs work alongside NGOs in service delivery to the needy (Abegunde, 2009).

CBOs are non-profit groups that work at a local level to improve life for residents in

communities where they exist (Chechetto-Salles & Geyer, 2006). They mainly depend on local funding and volunteer efforts. A CBO may be formed at the level of a neighbourhood, village, town or conurbation (Aiken, et al., 2011). Typically, it will have an executive committee of representatives elected through a voting system or volunteering (Abegunde, 2009). A CBO identifies community needs and mobilises resources through volunteer efforts and local contributions (Chechetto-Salles & Geyer, 2006). Through self-help, CBOs design and execute their own projects, but they may sometimes lobby governments for financial assistance and technical assistance, and ask NGOs and donors to sponsor some activities in their communities (Abegunde, 2009).

CBOs are very important in local development because as Aiken et al. (2011) note, they can encourage local people to come together around their common interests and facilitate their participation in their communities. CBOs also offer the most immediate and localised responses to vulnerable groups of people (Lentfer & Yachkaschi, 2009). Moreover, CBOs can deepen the involvement of citizens in local governance activities by organising collective action in support of these activities (Aiken, et al., 2011). CBOs can be useful in gaining consensus about an issue or a project like squatter upgrading. Because they are close to the people, CBOs can make them understand particular issues local or central governments may not be able to explain properly (Banks, et al., 2015). In other words, CBOs inspire more trust than local or central governments. Additionally, properly structured partnerships between community associations and local governments can provide a basis for institutional strengthening at the local level (Krishna, 2003). However, CBOs are also prone to elite capture, they are quite often poorly equipped with skills and technology, and they frequently look upwards (to donors) rather than downwards (to their constituents) for legitimacy and direction (Krishna, 2003). Nonetheless, CBOs have come to be recognised as an ‘emerging force within the third sector’ (Manji & Naidoo, 2005).

The basis of CBOs is social capital within communities. People must be in a position to work together for the common good of community members. There are various forms of capital including physical, human and social capital. Whereas physical capital encompasses physical objects and human capital refers to the properties and money of individuals, social capital on the other hand, is preoccupied with relationships or connections among members of the community (Coleman, 1988). Bourdieu (1986, p. 248) defines social capital as “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized

relationships of mutual acquaintance and recognition.” Similarly, Coleman (1988, p. S98) notes that social capital is not a single entity, but “a variety of different entities, having two characteristics in common: they all consist of some aspect of a social structure, and they facilitate certain actions ... within the structure.” The World Bank (1998, p. 5) also notes the multidimensionality of social capital in the following extract:

The social capital of a society includes the institutions, the relationships, the attitudes and values that govern interactions among people and contribute to economic and social development. [...]. It is also the glue that holds them together. It includes the shared values and rules for social conduct expressed in personal relationships, trust, and a common sense of “civic” responsibility that makes society more than a collection of individuals. Without a degree of common identification with forms of governance, cultural norms, and social rules, it is difficult to imagine a functioning society.

Since the late 1980s, the concept of social capital has gained prominence in research and in the discourse of policymaking (Uphoff, et al., 2013). Many observers agree that social capital can contribute significantly to the alleviation of poverty worldwide (Rankin, 2002; Willis, 2011). Social capital acts as a binding force in the community and influences development of a community by facilitating transactions among community members (World Bank, 1998). It may also facilitate community interactions with outside communities and organisations. For interactions with outside actors, for instance, when lending to communities the microfinance depends on “features of social organization, such as trust, norms, and networks that can improve the efficiency of society by facilitating coordinated action” (Putnam, et al., 1993, p. 167). In Bangladesh, the Grameen Bank has implemented microfinance group-based lending to provide poor, rural women access to collateral free loans (Larance, 1998; Hossain, 2013). Since the loans are given to groups, their social capital is used as collateral (Bernasek, 2003; Dowla, 2006). Members of the group have a joint responsibility for the repayment of the loans (Bernasek, 2003). As such, there is high peer pressure among the group members to repay the loan instalments (Hossain, 2013).

2.4.5 Squatter Communities

Squatters as the name suggests, occupy land to which they have no legal ownership (UN-Habitat, 2003a). Squatting is a global phenomenon with an estimated one-seventh of the world’s population living as squatters (Arimah, 2010a). The majority of squatters are in the developing countries (see 2.2.2). Close to four million people in Zambia, live in squatter settlements (see 1.2). There are many factors contributing to the rising squatter population and these are directly linked to the factors causing the urban housing shortage, which I have discussed in Chapter 6. However, they include rapid

urbanisation, complex land regulations, unfavourable economic environment, inadequate investment in housing, and poverty (see 6.4).

Since squatters occupy land illegally, they lack tenure security. Without tenure security, squatters cannot invest in improving their housing (UN-Habitat, 2003a). Moreover, without land titles that financial institutions demand for collateral, squatters cannot access housing finance. It appears that the main obstacle to improving their housing is lack of tenure security. Squatters have demonstrated their ability to raise finance from personal savings to meet the costs of housing construction (Mitlin, 2008). Sometimes, they borrow from microcredit lenders, friends and families to build houses incrementally (Turner, 1976). The quality of squatter housing may vary from one-roomed ramshackle to multi-roomed modern housing (Srinivas, 2012). Nonetheless, a large proportion of housing in squatter settlements is usually makeshift because of the uncertainty surrounding their status (Macharia, 1997). The ease of building and finding building materials influences the choice for this type of building because many people are poor and unemployed. Yet, it also requires regular maintenance.

Conventional houses are most common in squatter settlements where squatters have perceived tenure security probably arising from long period of existence of the settlement. Hence, squatters have attained a high sense of tenure security and confidence to invest in housing improvements. The process of housing improvement however does not have fixed durations due to capacity constraints, but households build incrementally as and when resources are available (Bredenoord & Van Lindert, 2010). Squatters also help each other build. This kind of community cohesion is representative of village life, on which most of the squatter settlements in Zambia are based. Community cohesion is a form of social capital within settlements and which is very important especially in squatter upgrading (see 2.4.4). Nonetheless, squatter housing provides an important source of urban housing. As observed by Turner (1988), through self-help housing the poor build for themselves more homes and neighbourhoods than government and private organisations can ever provide. Turner (1988) also observed that between half and three-quarters of all urban settlements and homebuilding in the rapidly growing cities of the third world are built by and for the poor themselves. Turner's observation is true in Zambia's case where at least two-fifth of the urban housing consist of squatter housing (see Figure 1.1). Clearly, squatters use their ingenuity to solve their housing problems (see 2.2.2).

2.5 CHAPTER SUMMARY

This chapter set out to provide a theoretical framework and review literature regarding the main concepts that frame the research. These include squatter upgrading, political regimes and politics in squatter settlements, and participation and local governance. Although squatter settlements are known by different names in various parts of the developing world, they all share the same miserable conditions that include lack of basic infrastructure and services, tenure insecurity, overcrowding, and sub-standard housing among others. Mostly, the nature of squatter settlements attracts varying attitudes from people and governments including utter disgust at the living conditions, hostility towards squatters, and admiration for the ingenuity of the squatters to solve their own housing problems. These attitudes have also influenced the approaches developing countries have taken to address the problem of squatter settlements, and which have included laissez faire, suppressive, and supportive approaches, respectively. Through the laissez faire approach, governments simply ignored the existence of squatter settlement, while the suppressive approach sought to eradicate squatter settlements by demolishing them and building conventional housing. The supportive approach recognised the futility of suppressive strategies and thus, sought to support squatter settlements through strategies such as squatter upgrading to provide basic services and improve tenure security.

The motivations for squatter upgrading are many and include a genuine desire to improve living conditions of squatters, a need to control and prevent crime, as a public relations gesture, and to enhance economic development. Regardless, if squatter upgrading involves provision of basic infrastructure and services, and improvement of tenure security, it ultimately contributes to improving the quality of life of squatters. Squatter upgrading may face several challenges including resistance from communities or other interest groups, lack of community cohesion, and inhumane handling of squatters in the process of integration into the city proper. Other challenges include failure by planners to address the issue of tenure security, and possibility of gentrification. On the other hand, squatter upgrading offers several benefits in addition to improving access to basic infrastructure and services. It bestows use rights to landowners, stimulates investment in housing and local economic development among others. Squatter upgrading has the potential to reach many people compared to conventional low-cost housing. However, it often fails to yield the desired result of improving the quality of life of the urban poor in many countries for many reasons. For

instance, governments often implement squatter upgrading as a reactive action and hence it tends to be limited in scope and scale, and insufficient to make significant impacts. Next, squatter upgrading tends to be done in a piecemeal project-based fashion without clear mechanisms for scaling up at city or national levels. Moreover, upgrading lacks a sustainability component, which leads to upgraded areas suffering neglect. The long list of reasons for the failure of squatter upgrading raises concerns as to whether it is a viable route for improving living conditions of squatters. Many of the failures could be addressed by having an adequate institutional framework to guide squatter upgrading.

This chapter also examined political regimes and politics, and their influence on development in general and squatter settlements in particular. There is no straightforward answer as to what kind of regime supports development more than the other does. Strong evidence shows that both authoritarian and democratic regimes support service delivery and local development. Nonetheless, there is ample evidence to show that politics, rather than regime type, determines whether a country is successful economically. Furthermore, overwhelming evidence shows how much politics has contributed to the formation and maintenance of squatter settlements in developing countries through spatial planning and clientelism.

In the presence of growing urban populations and diminishing fiscal resources, local governments in developing countries have a challenge of providing quality public services. Therefore, to survive and remain relevant, they have to embrace local governance to include many stakeholders in decision-making in the cities. Moreover, local governments are faced with problems of urban development including squatter settlements. In view of their limited fiscal capacities, urban governance offers them the opportunity to explore relationships and interconnections with the private sector, civil society, and communities through partnerships, and participation, respectively.

The next chapter presents international case studies on squatter upgrading to establish the extent to which they had adequate institutional frameworks that enabled the implementers to succeed.

CHAPTER 3 SQUATTER UPGRADING

3.1 INTRODUCTION

The aim of this chapter is to identify the *critical conditions required for squatter upgrading to proceed and establish the extent to which an adequate institutional framework contributes to the success of squatter upgrading*. Therefore, the chapter begins by identifying the critical success factors for squatter upgrading. It then proceeds to justify the choice of the case study programmes, and later presents an overview of the case studies. Next, the chapter examines to what extent the Kampung Improvement Programme (KIP) and Programa Favela Bairro (PFB) fulfilled the constituents of an adequate institutional framework for squatter upgrading. The chapter also discusses the various achievements scored and challenges encountered by both programmes. Finally, the chapter concludes with lessons from KIP and PFB that Zambia and other countries could apply to their squatter upgrading programmes.

3.2 SUCCESS FACTORS FOR UPGRADING PROGRAMMES

Early squatter upgrading programmes in Africa in the 1970s were mostly donor-driven and implemented as either part of or subsequent to site-and-services programmes (see 2.2.2). Although the initial intent was replication, several programmes failed to replicate (Buckley & Kalarickal, 2006; Keare & Paris, 1982). Several obstacles made pioneer squatter upgrading programmes fail in many parts of Africa. Detailed examination of KIP and PFB as discussed later in this chapter will provide firmer evidence on those considerations that we could refer to as critical success factors for squatter upgrading. At this point, we can anticipate, based on a priori reasoning and other wider/earlier literature, that these critical success factors are likely to include factors such as clear programmes, funding, stakeholder participation, community participation, programme management arrangements, and political will/support.

3.2.1 Clear Programmes

Owing to different circumstances that lead to their formation (see 2.2.1), there cannot be a one-size-fits-all template for squatter upgrading even within a country. As such, the nature of upgrading programmes would depend on the local environment (Srinivas, 2012). Nevertheless, there is a need to have clear programmes with properly defined purposes and objectives. Early upgrading programmes in Africa in the 1970s demonstrated that governments could improve living conditions of the poor through provision of basic services (see 2.2.3). However, most of the upgrading programmes

failed to progress beyond pilot phases (Rakodi, 1986a; Gulyani & Connors, 2002). According to Gulyani and Bassett (2007) and Bamberger, et al. (1982), the programmes were overly ambitious - they had too many broad objectives and interventions that increased the cost of the programme. Besides, in some cases the objectives were not specific enough to follow through, and evaluate them at the end of the programmes (Gulyani & Bassett, 2007). Moreover, many African governments treated upgrading programmes as projects and hence, had limited timeframes within which to complete all the interventions (Bassett, et al., 2003). Harrison and Lock (2004, p. 5), define a project as “a non-routine, non-repetitive, one-off undertaking, normally with discrete time, financial and technical performance goals.” A programme on the other hand, denotes a series of coordinated, related, multiple projects that continue over an extended time and are intended to achieve a goal (Larson & Gray, 2011). Since upgrading programmes were treated as projects, they ended with the expiration of funding. Additionally, short programme durations not only created challenges for programme evaluation but also limited replicability because of lack of comparison within and outside of the projects (Gulyani & Bassett, 2008). By the early 1990s, the World Bank realised that upgrading programmes were not working and hence, it significantly reduced its financial support to upgrading (Gulyani & Bassett, 2008).

As noted already, the motivations for squatter upgrading are many (see 2.2.3). Regardless, the principal motivation for upgrading affects the amount of planning for the programme. Assuming that improving living conditions of people is the main motivation for upgrading, then it is prudent to have clear aims/goals and specific objectives to achieve the identified aims of the programme. From a project management perspective, and to increase the chances of achievement, programme objectives ought to be specific, measurable, attainable, realistic, and time-bound – SMART (Larson & Gray, 2011). Having a clear programme with specific objectives enables planners to decide which interventions or components would have top priority to ensure achieving maximum benefits of the programme.

3.2.2 Sources of Funding for Upgrading

Many analysts have shown that nearly all upgrading programmes depended largely on external funding (Gulyani & Bassett, 2008; Buckley & Kalarickal, 2006; Keare & Paris, 1982). Once external funding ceased, governments could not continue funding the programmes from own local sources (Bassett, et al., 2003). Consequently, the programmes failed to scale up beyond pilot phases despite the fact that replication was

their initial intent (see 3.2).

In many developing countries including those in Sub-Saharan Africa (SSA), local governments are responsible for squatter upgrading. Although strong evidence shows that local governments depend on government transfers, it also suggests that some national governments do not fund local governments adequately (see 2.4.1). For this reason, local governments depend on own local revenue sources that are also insufficient. Consequently, they are unable to provide quality public services such as squatter upgrading. Successful squatter upgrading requires stable sources of funding. The amount of funding available would not only determine the scope of interventions but also the extent to which programmes could be replicated in other areas. Therefore, local governments planning to execute squatter upgrading need to identify stable sources of funding whether internal, external or both. Moreover, they need to devise mechanisms for cost-recovery from beneficiaries to assist in loan repayments and ensure the financial sustainability of the programmes. Many analysts have bemoaned the poor cost-recovery on many early upgrading programmes (Bassett, et al., 2003; Bamberger, et al., 1982; Sanyal, 1987). Nevertheless, some countries endeavoured to implement cost-recovery indirectly through increases in land and property rates (Basu, 1988; Fiori, et al., 2000). However, Bassett et al. (2003) point out that cost-recovery through general revenue increases remains elusive. This is perhaps because, in many SSA countries, property tax is a sensitive issue and mostly controlled by national government (Brosio, 2002). For instance, in 2011 a city council in Zambia suffered revenue losses when a senior government officer told citizens not to pay taxes to an opposition council. The efforts by the city council to adjust property taxes upwards in later years have failed as ruling parties fear ‘upsetting’ the electorate⁸.

On the other hand, some other countries seem to have performed well with cost-recovery on squatter upgrading. For example, Senegal recovered costs from beneficiaries through land that included costs for participation in the infrastructure, land, tax and registration fees (World Bank, 2002c). Additionally, each beneficiary signed a deed of engagement in the programme. Jamaica had a different approach from that of Senegal because beneficiaries of sites-and-services schemes subsidised the cost of land and services for squatters who had a ‘free ride’ (Ferguson, 1996). This does not

⁸ Interview with a senior council officer

seem to be a fair deal because, as Ferguson (1996) further points out, squatters benefited more since they not only acquired land freely by invasion, they also did not pay for the cost of services. Nevertheless, cost-recovery is important especially where government borrows large sums of money for upgrading and has to repay with high interests. As Bassett et al (2003) explain, cost-recovery reduces capital cost to government and promotes ownership among beneficiaries. It also mobilises funds for and generates interest in maintenance and operations. Moreover, the level of cost-recovery may serve as an indicator of demand that would enable local governments to provide services that people want and for which they are willing to pay (Bassett, et al., 2003; Gulyani & Connors, 2002).

3.2.3 Stakeholder Participation

Being closer to the people than national governments are, local governments are suited to provide public services (see 2.4.1). However, national governments have the responsibility to fund local governments so that they provide quality public services. In this regard, some countries have created funding systems that ensure that local governments receive funding proportionate to their needs. On the other hand, as already noted, many local governments in SSA are not funded adequately (see 3.2.2). Hence, they fail to provide quality services to the citizenry within their jurisdictions. Being a capital-intensive endeavour, squatter upgrading requires large amounts of financial resources to provide basic infrastructure and services that citizens lack (see 2.2.3). Considering inadequate funding, there is need for local governments to look outwards to other stakeholders in the governance of the cities (see 2.4). Hence, for squatter upgrading they must identify stakeholders with whom they would collaborate in squatter upgrading by means of either partnerships or participation (see 2.2.3).

3.2.4 Community Participation

As already observed, community participation is an important element in community-based programmes such as squatter upgrading (see 2.4). Squatter upgrading takes place in existing communities and as such, it is hard to see it can succeed without community participation (see 2.2). Therefore, any upgrading programme that excludes the participation of squatters themselves is arguably doomed to fail (Cities Alliance, 1999). Many of the early upgrading programmes seemingly neglected community participation, and only included it later as an ‘after thought’ (Rakodi, 1986a; World Bank, 1983). For instance, in a relocation and clearance programme in Dhaka the Bangladesh government did not involve the squatters when relocating them to another

location (Choguill, 1987). In other instances, upgrading programmes such as the LSUP did not involve beneficiary communities in the initial stages of the upgrading programmes but only did after encountering challenges with maintenance and operation activities as communities shied away from such activities (Rakodi, 1986a). The experience of international case studies with this issue is considered further below.

Clearly, lack of community participation has consequences on programme success. Sometimes, programme planners may sacrifice community participation for speed and efficiency (AKAA, 1980). However, they must realise that after the programme ends the beneficiaries might not feel the sense of ownership and responsibility towards the infrastructure provided (see 2.4). Hence, it would be difficult to convince them to participate in maintenance activities of the programme they did not ‘belong’ to (World Bank, 2002a). For this reason, there is need to involve squatter communities throughout the duration of the upgrading programmes so that they not only inform the programme and contribute to its design in the early stages but also assume responsibility for maintenance of infrastructure after completion (see 2.4). It is also important to note that popular participation in community-based programmes is not entirely possible (Imparato & Ruster, 2003). Therefore, there is a need to allow for contingency measures in the upgrading programme to mitigate the limitations in community participation.

3.2.5 Programme Management

During the 1960s to the 1980s, most development programmes including squatter upgrading in SSA were government-led. Hence, their implementation followed a top-down fashion (see 2.4). Moreover, governments shouldered the responsibility for financing, project selection and implementation of development programmes including squatter upgrading (Bassett, et al., 2003; Gulyani & Connors, 2002). Hence, central governments had ultimate control of programmes compared to local governments (World Bank, 1983). As the research shows later with regard to LSUP, managing upgrading programmes was problematic in patrimonial environments where political control and interference overshadowed local governments (Chikulo, 2009).

From the foregoing, it may be argued that squatter upgrading would benefit from having an independent technical unit that would have the autonomy to design the programme according to available resources, and devise cost-recovery mechanisms suited to both the programme and beneficiaries. Such a technical unit might operate in a decentralised environment that could provide the autonomy required to manage the upgrading

programmes efficiently. Moreover, the technical unit would have to plan squatter upgrading as long-term endeavours as opposed to as short-term projects (see 2.2.4). This would give the technical unit enough time to implement and evaluate the programme to improve the chances of success in succeeding programmes.

3.2.6 *Political Will/Commitment*

Many analysts have observed that lack of funding was the reason for failure of early squatter upgrading programmes in Africa (see 3.2.2). However, lack of political commitment also played an important role in their failure (Gulyani & Connors, 2002; Matovu, 2000; Rakodi, 1986a). There is no consensus on what constitutes political will. Nevertheless, it seems to suggest the act of matching words with actions (Dixit & Londregan, 1995). For instance, if government pledges to fund squatter upgrading it should do so when the local councils begin the upgrading and continue funding the programme even when results are not immediate. In this regard, Brinkerhoff (2010, p. n.p.), defines political will as “the commitment of actors to undertake actions to achieve a set of objectives... and to sustain the costs of those actions over time.” Although political will is recognised by its absence more than its presence, it is commonly cited as the reason for failed development endeavours (Post, et al., 2010; Malena, 2009).

Nevertheless, while they implemented squatter upgrading some governments still harboured negative views of squatter settlements as temporary aberrations requiring clearance (see 2.2.2). Others became discouraged because the continued growth of squatter settlements seemingly indicated squatter upgrading was failing and hence, withdrew both political and financial support (Gulyani & Connors, 2002; Matovu, 2000). In fact, in some cases political will had waned long before World Bank funding ended (Bamberger, et al., 1982). Lack of political will also affected other aspects of the programmes such as cost-recovery (Sanyal, 1987). As Bassett et al (2003, p. 17) note:

A lack of political will to push for cost-recovery has also been evident. In Nigeria’s First Urban Project, for instance, leaders were actually proud of the low level of repayment in their community and resisted pressure to enforce collection; in other cases governments have proven unwilling to take difficult steps such as evicting residents and repossessioning land for non-payment.

Often, political will to development endeavours is lacking because politicians are unwilling to commit to long-term endeavours. As Post et al (2010) observe, political actors tend to support policies for short-term fixes, especially when they have short-term horizons themselves. Political commitment is very important in development programmes such as squatter upgrading. This is maybe because it would determine not

only the amount of financial support the programme receives but also the political support it requires when faced with challenges that may threaten its very existence. The amount of political will directed towards a squatter upgrading programme would also determine the extent to which its management would be without political interference. The case studies considered below show the importance of political will under differing systems.

3.3 CHOOSING CASE STUDY UPGRADING PROGRAMMES

There are many examples of successful squatter upgrading globally including the Baan Mankong in Thailand (Boonyabancha, 2005), the Million Houses programme in Sri Lanka (Huchzermeyer, 2004), the Kampung Improvement Programme (KIP) in Indonesia (AKAA, 1980), and the Favela-Bairro Programme (PFB) in Brazil (Acioly, 2001). All of these programmes have gained international recognition and hence, they offer several useful lessons for other developing countries intending to implement large-scale squatter upgrading. However, this study chose KIP and PFB for two main reasons. To begin with, KIP and PFB took place under two opposing political regimes of authoritarianism and democracy, respectively. The implementation and completion of KIP took place during the authoritarian rule of President Suharto who ruled Indonesia for 32 years from 1966 to 1998 (Kimura, 2013). The PFB began in 1993 and completed in 2008 under Presidents Itamar Franco (1992-94), Hernando Cardoso (1994-2002), and Luiz Lula Da Silva (2003-210), all of different political parties (De Barros Lisboa & Latif, 2014). Suharto was one of 20th century's most corrupt leaders in a country where every administrative aspect of governance was centralised (Kimura, 2013). Nonetheless, Suharto's government implemented the KIP that operated within a decentralised framework (AKAA, 1980). Similarly, the PFB spanned across three different national political administrations (De Barros Lisboa & Latif, 2014) and still maintained its focus. This goes on to prove as Smith (2003) observed that it was not the type of political regime in place that determined development choices a country made but the politics it applied in making those development choices (see 2.3.3). The other reason concerns the system of upgrading the two programmes employed. Both KIP and PFB promoted in-situ upgrading and hence, minimised the displacement of people (World Bank, 1995; Imparato & Ruster, 2003). The programmes prioritised provision of basic infrastructure and social services to improve living conditions in settlements, and allowed residents to improve their own housing. In-situ upgrading is an adaptive approach that also facilitates social and economic integration of the squatter settlements into the city

proper as opposed to moving people to other places where they feel separated and further stigmatised (see 2.2.4).

3.4 AN OVERVIEW OF THE CASE STUDIES

3.4.1 *Kampung Improvement Programme in Indonesia*

The KIP was a homegrown programme that officially began in 1969 to improve living conditions in the *kampungs* (Patton & Subanu, 1988; World Bank, 1995). However, the beginnings of KIP date back to the 1920s when the government initiated improvement activities to prevent the spread of diseases from kampungs to the neighbouring wealthy residential areas (Silas, 1992). Although KIP begun in Jakarta, it soon spread to other cities such as Surabaya within the Java region (see Figure 3.1).



Figure 3.1: Map showing Islands making up Indonesia

Source: Wikipedia

Like other developing countries, Indonesia experienced high rural-urban migrations in nearly all of its islands causing a high urbanisation rate. Currently, about fifty percent of its population of 254 million lives in urban areas (Government of Indonesia, 2012; UNDP, 2010; UN-Habitat, 2008c). Consequently, Indonesia faces a serious urban housing shortage, which has led to formation of squatter settlements, locally called *kampungs* (Ernawati, et al., 2013; World Bank, 1995). Most kampungs were initially villages that later became absorbed into the urban fabric as cities expanded, and took on slum characteristics (Anzorena, 1993; UN-Habitat, 2003a). They grow incrementally through expansion and densification, and now accommodate over eighty percent of the population in major cities (Ernawati, et al., 2013; Henshall, 1982). According to the Government of Indonesia (2012), the slum area increased from 54,000 hectares in 2004 to 59,000 hectares in 2009, and was likely to reach over 70,000 hectares by 2025 without further squatter upgrading.

To solve the problem of urban housing shortage, the Government of Indonesia (2012) implemented many programmes including KIP. Nonetheless, the main driver for

squatter upgrading was largely government's desire to provide basic services and to improve physical infrastructure through community involvement (Dhakai, 2002; Basu, 1988). Moreover, squatter upgrading had the promise and potential of affecting the greatest number of citizens as the following quote shows:

The design of KIP was largely influenced by the need for an inexpensive method of rapidly providing basic infrastructure, using minimum technical and administrative resources... The premise was that KIP was the only way to improve a maximum area of residential development given the constraints, and that improved public infrastructure would spur residents to improve their own homes... The KIP, thus, had to be easy and cheap to implement. This meant cheap standardised components and a simple implementation procedure... The building materials used include bamboo, timber, brick, clay tiles, concrete, metal and plastic pipes. The materials are all locally produced and construction is on-site. (AKAA, 1980)

3.4.2 *Favela-Bairro Programa*

Like KIP, the Favela-Bairro Programa (PFB) was a locally grown squatter upgrading programme, which began as an initiative of the city government of Rio de Janeiro in Brazil. To overcome the problem of housing, Rio instituted the PFB, translated as slum to neighbourhood in 1993 (Fiori, et al., 2000). Rio is located on the southeast coastal area of Brazil (see Figure 3.2). However, PFB did not spread to other regions as did KIP. Nevertheless, like Jakarta in Indonesia, Rio has experienced high urbanisation from rural-urban migrations, which has caused an urban housing shortage and subsequently, the creation of squatter settlements known locally as *favelas* (UN-Habitat, 2003a). Presently, Rio has a population of over six million inhabitants (Carneiro, 2014), of which twenty-two percent lives in favelas (Hurrell, 2011; Veríssimo, 2013).



Figure 3.2: Map of Brazil and Rio de Janeiro

Source: Wikipedia

For a long time, favelas have provided alternative housing to the urban poor (Valladares, 1985). Many favelas in Rio date back to as early as 1897 (Osborn, 2012a;

Barke, et al., 2001). By the 1950s, they housed 6.7 percent of the city's urban population (Veríssimo, 2013), increasing to 9.3 and thirteen percent in the 1960s and 1970s, respectively (Valladares, 1985; UN-Habitat, 2003a). There are nearly 800 favelas in Rio with populations ranging from 70,000 to 180,000 inhabitants (Perlman, 2005; Hurrell, 2011; Carneiro, 2014).

3.5 PERFORMANCE OF KIP AND PFB

This section examines the performance of the KIP and PFB within the context of the constituents of an institutional framework, which include definition of the programme, programme management, funding for the programme, stakeholder involvement, community participation, and community support (see 1.4).

3.5.1 Clear Programme Definition

One of the success factors for squatter upgrading is having a clearly defined programme (see 3.2.1). Evidence suggests that both KIP and PFB were clearly defined programmes and benefited in several ways. Firstly, both programmes formulated achievable aims and interventions. For instance, the main aim of KIP was to improve the living conditions of people in kampungs through physical infrastructure provision (Devas, 1981). The main driver of PFB was crime prevention and control in the favelas (Acioly, 2001). UN-Habitat (2007) notes that Rio favelas have quite high crime rates arising from drug and gang related activities. Nevertheless, despite crime prevention and control being an important factor in the implementation of PFB, it failed to include a safety and security component (UN-Habitat, 2011c). Regardless, the Rio city government was determined to improve the living conditions of the urban poor by providing basic infrastructure and services (Brakarz & Aduan, 2004). Besides, PFB provided the city government with an opportunity to integrate favelas into the city proper (Conde & Magalhães, 2004). As for safety and security in the favelas, government implemented a community-policing programme that ran parallel to the second phase of the PFB. (IDB, 1995; Osborn, 2012a; Conde & Magalhães, 2004).

Secondly, both KIP and PFB were able to prioritise programme components to achieve the most significant impacts. For example, KIP prioritised provision of physical infrastructure to improve squatter residents' access to improved roads, water and sanitation, and other social facilities and services (AKAA, 1980; World Bank, 1995; Kuswardono, 1997). PFB had two main components including physical infrastructure development, and institutional development (IDB, 2000). Under physical infrastructure

development, it focused on constructing roads and footpaths, water and sanitation facilities, and social buildings, and property formalisation (Soares & Soares, 2005; Fiori, et al., 2000). The institutional development component on the other hand, was concerned with providing capacity for programme management through monitoring and evaluation, building capacity for the technical team and staff, and public information (IDB, 1995). Given the magnitude of the interventions, the planners designed KIP and PFB as long-term programmes divided into manageable phases (see 3.2.1). For instance, KIP had three phases namely KIP1, KIP2, and KIP3 that ran over the periods 1969-1974, 1974-1976, and 1976-1979, respectively. Similarly, PFB was divided into two phases as FB1 and FB2 implemented over the periods 1993-1999 and 2000-2008, respectively (IDB, 1995; 2000). Phasing the programmes allowed the planners to evaluate programme performance and enhance successive phases, and achieve their programme objectives.

Lastly, these programmes were flexible enough to include additional components in the later phases (Fiori, et al., 2000). In KIP3, KIP added the socio-economic development component that addressed socio-economic issues including providing entrepreneurial skills to kampung residents to help them improve their earnings. This component also extended microcredit to residents to help them to improve their enterprises from which they earned incomes to invest in housing improvement since KIP did not have a component for building houses (Surjadi & Darrundono, 1998). After evaluating FB1, PFB also added a social development component that focused on childcare and youth support services, training for employment and income generation, financial support for entrepreneurs and work cooperatives, and adult education (UN-Habitat, 2011c; IDB, 2000; Brakarz & Aduan, 2004).

3.5.2 Management of Upgrading Programmes

Both KIP and PFB seem to have scored successfully on the management of the programmes. Having clearly defined programmes enabled the implementers of KIP and PFB to create independent technical units to manage the programmes. The technical units comprised technical experts who were responsible for design, supervision and management functions of the programmes (AKAA, 1980). From 1969 to 1974, the management of projects within KIP was in a piecemeal fashion as various government departments performed respective tasks (Devas, 1981). Although a committee coordinated departmental activities, it faced challenges of interdepartmental coordination, and contractual and scheduling conflicts (Juliman, 2006). Hence, after

securing World Bank funding in 1974 an independent technical unit was formed to bring fragmented planning and implementation under a single unit called the Muhammad Husni Thamrin Proyek (MHT) (World Bank, 1995; Devas, 1981). The MHT comprised four divisions including administration, finance, planning, and supervision. It was led by a project manager and project secretary (Basu, 1988). With the creation of the MHT, KIP's scope also increased to include the health and environment component in addition to basic infrastructure provision (Dhakal, 2002). PFB also had an independent technical unit, the Municipal Housing Secretariat (SMH) whose role was to formulate a city housing policy that would not only be concerned with improving slum conditions but also integrating the slums into the city proper (Acioly, 2001; Barke, et al., 2001).

Moreover, the technical units of KIP and PFB operated in decentralised environments that helped them improve efficiency in decision-making and implementation. They also enjoyed strong political and financial support from the city and national governments (World Bank, 1995; Surjadi & Darrundono, 1998). Even when faced with several challenges, their governments continued supporting the programmes, politically and financially (Brakarz & Aduan, 2004; De Castro, 1999; Surjadi & Darrundono, 1998; World Bank, 1996c). Because of its performance and endurance, the Indonesian government endorsed KIP as a national policy by 1979 (Silas, 1984). Furthermore, the technical units were responsible for setting criteria for selecting squatter settlements for upgrading. For example, to select kampungs for inclusion in KIP the MHT considered the age of the kampungs, density (persons per hectare), income levels of residents, and environmental conditions (AKAA, 1980). The SMH on the other hand, targeted medium-sized favelas that were further subjected to other variables that reflected socio-economic characteristics and infrastructure deficits (IDB, 2011). According to Brakarz and Aduan (2004, p. 6), SMH used a system of ranking to select favelas for upgrading based on:

- Poverty indicators (ranked from highest to lowest). These included percentages of: children less than four years of age, female-headed households, heads of households earning up to one minimum wage per month; and illiterate heads of households.
- Cost-effectiveness, measured by the cost per family to remedy infrastructure deficiencies in each favela, and
- Strategic dimension favoured favelas located in the same region in order to increase the urban impact of the intervention, and to take advantage of economies of scale.

3.5.3 Funding for the Programmes

Funding is the lifeblood of any poverty alleviation programme because it largely determines its sustainability. Both KIP and PFB enjoyed stable funding from both internal and external sources that ensured the sustainability of the programmes. For instance, KIP1 received US\$16 Million from the city and national governments through local revenue and provisions in the national budgets, respectively (AKAA, 1980; Devas, 1981). KIP2 and KIP3, whose budgets were US\$35.8 Million and US\$89.5 Million, respectively were funded by equal contributions from both city and national governments, and the World Bank (World Bank, 1995). The funding for PFB that totalled US\$600 million came from the city and federal governments, and the Inter-American Development Bank (IDB) (Osborn, 2012b; Brakarz & Aduan, 2004). While IDB contributed sixty percent towards the budget, the rest came from internal sources (Fiori, et al., 2000; Brakarz & Aduan, 2004). Other sources of funding for PFB were the Brazilian Federal Credit Union in 1997 (Lara, 2013).

Nonetheless, like many of the pioneer upgrading programmes in Africa both KIP and PFB performed poorly in cost-recovery (see 3.2.2). Despite being heavily subsidized, both programmes did not make any specific targets for cost-recovery from beneficiaries. Under PFB, the cost of upgrading per household was US\$4000 but there was no specific target for cost-recovery (Tibaijuka, 2009). The cost of upgrading under KIP however, appears quite low at US\$4300 per hectare (Schübeler, 1996). Instead, KIP and PFB hoped to recover costs indirectly through increasing tariffs for utility services and property taxes (Fiori, et al., 2000; Tulier & Gossmann, n.d). For example, PFB expected beneficiaries to pay for utility services provided by independent providers (Lin & Geertman, 2013; Fiori, et al., 2000). Similarly, KIP was to recover through increased property taxes and certain contributions for operations and maintenance of the infrastructure (Basu, 1988; AKAA, 1980). Additionally, KIP made kampung residents contribute land (without compensation) for access routes (Basu, 1988).

3.5.4 Stakeholder Involvement

Comprehensive squatter upgrading is a complex endeavour that requires not only vast amounts of resources but also the input from a myriad of actors or stakeholders (see 2.2). Evidence suggests that both KIP and PFB involved other actors outside of government although the level of involvement varied from one programme to another. KIP had three main groups of actors including the technical unit (the city government), the Kampung committees, and local contractors (Taylor & Williams, 1982). However, it

lacked the involvement of sectoral agencies, which led to problems in coordinating the kampung-specific improvements with citywide infrastructure development (Kessides, 1997). Nonetheless, each of these stakeholders had clearly defined responsibilities. For instance, the technical team was responsible for design, management and supervision of the programme, and authorised payments to contractors (Taylor & Williams, 1982). The *Camat*, an officer of the city government at the sub-district level, was appointed as site manager on projects in his area (Devas, 1981). He also served as mediator between the community and contractors (Basu, 1988, p. 40). Next, kampung committees organised the communities, and represented them in meetings with the technical unit. Finally, the contractors were responsible for constructing physical infrastructure such as roads, bridges, footpaths, and social buildings (AKAA, 1980). KIP also assigned responsibilities for managing and maintaining infrastructure to parties with the necessary capacities. For example, respective government ministries became responsible for managing and maintaining schools and clinics. On the other hand, the maintenance of civil infrastructure, and footpaths and drains were the responsibility of the city government, and kampung committees, respectively (Taylor & Williams, 1982).

The main actors in PFB were the technical unit (city government), the private sector, NGOs, and the communities. The technical unit managed, supervised and coordinated all activities with the assistance of other municipal agencies (Osborn, 2012b; Soares & Soares, 2005). The private sector that mainly consisted of architectural firms, consulting engineers, contractors and utility companies, also had roles in PFB. For example, architectural firms designed the infrastructure and provided oversight supervision on construction projects in conjunction with the supervision team of the technical unit (Fiori, et al., 2000; Conde & Magalhães, 2004). The consulting engineers on the other hand, were brought in by IDB to protect its financial interests in the programme. Hence, their role was to approve the designs, and act as ‘clerk of works’ to ensure contractors executed the works according to design and within cost (Fiori, et al., 2000). The role of private construction companies was to construct physical infrastructure. Like in the KIP, the favela neighbourhood committees were responsible for organising communities for meetings with the technical team (Soares & Soares, 2005).

Indications are that both KIP and PFB had NGO involvement despite their degree of involvement varying (Soares & Soares, 2005; Taylor & Williams, 1982). For instance, NGO participation in the initial stages of KIP was low but increase later after including the health and environment component in the second phase (see 3.5.2). The NGOs

worked with communities to solve environmental problems (Gill, 2000). They were also involved through local universities that operated as NGOs and provided technical assistance to the local communities in formulating plans and supervising their implementation (Menéndez, 1991). Although PFB also involved NGOs, it was mostly in the provision of social services (Bate, 2003). Fiori et al. (2000) note that some NGOs operated community centres, and offered training and education programmes.

3.5.5 Community Participation in Squatter Upgrading

Unlike new development, squatter upgrading takes place within an existing community (see 2.2). Therefore, community participation in upgrading becomes a key prerequisite to ensure success (see 3.2.4). Both KIP and PFB made community participation central to the programme. Although community participation varied between *kampungs* under KIP, the MHT generally consulted residents on the services to provide (Schübeler, 1996). While in some *kampungs* residents were involved in improvement activities, having initiated them by themselves, in others KIP let contractors do the work (Choguill, 1996). Nonetheless, *kampung* committees attended meetings held by the technical unit to discuss and review progress of works (see 3.5.4). Community participation in the first two phases of KIP was minimal, probably because KIP's initial concern was physical infrastructure provision, and time was of the essence. As the Aga Khan Architectural Award (AKAA) (1980) observed, KIP sacrificed community participation "to the aim of benefiting as many as possible in the shortest period, at a low cost and with the minimum of disruption." On the other hand, even if some communities did not participate in the planning and implementation stages of the programme, they were involved in the maintenance stage. However, as Silas (1987) observed, participation in maintenance of infrastructure in improved *kampungs* was higher where communities had been involved early in the programme than where communities were not involved in the programme from the initial stages.

PFB required the maximum participation of communities in planning their upgrades and selection of projects (Tulier & Gossmann, n.d). This was probably because the underlying motive for PFB was crime fighting (see 3.5.1). Community participation was generally quite robust (Fiori, et al., 2000). For instance, mothers built a community centre in one favela. However, community participation lacked significantly in other favelas where the SMH just implemented the programme on its own in a top-down manner (Osborn, 2012b). Fiori et al. (2000, p. 104) note that in such a case, PFB "failed to recognise the participation of communities as their right to influence decisions

affecting them.” Nevertheless, as the programme advanced, participation also improved. The SMH also contracted community labourers to reduce hostility, especially of local drug dealers (Fiori, et al., 2000).

3.5.6 Community Support

The relationship between squatter upgrading and poverty alleviation does not seem to be straightforward. However, analysts have reported positive impacts on poverty alleviation after squatter upgrading (Keare & Paris, 1982; Fiori, et al., 2000). From the perspective of poverty as lack of capacities (Sen, 1999), squatter upgrading has the ability to introduce some of the capacities that squatters lack such as infrastructure that they need to improve their livelihoods, and tenure security to enable them invest in property or use it as collateral against borrowing for investment (Gulyani & Connors, 2002). Therefore, squatter upgrading programmes ought to integrate poverty alleviation (Serageldin, et al., 2006).

Although the ultimate goal of both KIP and PFB was to improve the living conditions of squatters, they initially did not include a socio-economic development component to address poverty alleviation (see 3.5.1). Nevertheless, they later added this component and dedicated funding to support socio-economic activities. For instance, during the third phase KIP devoted twelve percent of the funding to support job skills training, a microcredit scheme, and an arrangement of multipurpose small shops for kampung residents (Surjadi & Darrundono, 1998). The credit scheme was simple and did not have a minimum amount of credit required. Moreover, the interest rate was subsidized and hence, making it accessible to many (Kuswardono, 1997). As for PFB, the socio-economic component included social programmes for the youths and educational and entrepreneurial skills training for the favela residents (Soares & Soares, 2005). Additionally, PFB managed a microcredit scheme that gave small loans to residents of favelas under the programme since the beginning of FB2 in 2000 (Fiori, et al., 2000).

3.6 ACHIEVEMENTS AND CHALLENGES OF KIP AND PFB

KIP and PFB stand as excellent examples of successful comprehensive squatter upgrading programmes (Juliman, 2006; Magalhães & Di Villarosa, 2012). They are models of best practice in housing policy, regionally and internationally (UN-Habitat, 2003a). PFB has a reputation as the most ambitious and extensive squatter upgrading programme implemented in Latin America (Perlman, 2005). This section therefore discusses the programmes’ achievements and challenges with regard to provision of

infrastructure and services, socio-economic development, scaling up influence, capacity building, and political commitment.

3.6.1 Provision of Physical Infrastructure and Services

KIP and PFB are successful because of evidence of improvement of physical infrastructure in upgraded squatter settlements. For example, by the time KIP concluded, it had spent close to US\$150 Million on provision of physical infrastructure such as roads, bridges, and footpaths in the kampungs (see Figure 3.3), and socio-economic services (see 3.5.6).



Figure 3.3: A part of a kampung before and after interventions

Source: adapted from AAA (1980)

PFB also assumes credit for infrastructure and services provision in previously unserved communities in favelas and thus, legally and spatially integrating favelas into the formal city (Perlman, 2005; Magalhães & Di Villarosa, 2012; Riley, et al., 2001). For instance, PFB improved walkways for easy access within the favelas (see Figure 3.4).



Figure 3.4: Hillside improvements in Salgueiro

Source: Simpson (2013, p. 14)

The programmes also reached as many people as possible through various services various services and facilities including water and sanitation. By 1979, KIP had served over three million people in over 300 kampungs through services that it provided (see Table 3.1). However, some observers have noted with concern that KIP did not register sufficient impact in reducing water-borne infections and diseases. Water and sanitation

improvement was one of the major components within KIP, and failure to achieve that caused the World Bank to question KIP's relevance by the 1980s. Consequently, as Kessides (1997) notes, the Bank, "sharply reduced the proportion of its urban lending devoted to the KIP [from about seventy to ten percent], and shifted into a series of second generation urban projects emphasizing broader objectives of public expenditure management and capacity building at the local government level." Nonetheless, overall KIP introduced physical infrastructure and services that kampungs did not have before. As the World Bank (2000) notes, by the end of its assistance in 1988 KIP had serviced about 50,000 hectares of unserved urban communities in more than 500 kampungs and improved an estimated fifteen million people's lives.

Table 3.1: KIP Performance by 1979

Description	Measurement
Kampungs improved	331
Area covered	8,191Ha
Population Served	3,036,323
Roads and Footpaths	2,037Km
Drainage	387Km
Water supply Pipes	241Km
Health Centres	76
Sanitary units	180
Rubbish collection facilities	720
Schools	165
Total Expenditure(US\$)	148 million

Source: Adapted from AKAA (1980)

Similarly, PFB managed to serve several favelas by 2008. Between 1993 and 2008, PFB upgraded 144 favelas and 25 illegal sub-divisions, and benefited about 625,000 residents (Osborn, 2012b; Brakarz & Aduan, 2004; Riley, et al., 2001; IDB, 2011). A quantitative study of the favelas in FB1, showed a significant increase in water and sewer access in served communities when compared to the unserved ones (Osborn, 2012b), and more affluent neighbourhoods (Williamson, 2014). According to Soares and Soares (2005, p. 40), there was "substantial increase in the coverage of water and rubbish collection in favelas that outpaced the comparison groups identified." Overall, residents' satisfaction with services in improved favelas was higher than that of the residents in unserved favelas. According to IDB (2000), between eighty-two and ninety-nine percent of residents in upgraded favelas indicated being satisfied with the services received, compared to only thirty-three to sixty percent in control neighbourhoods being satisfied with similar services. However, the IDB (2010a) notes that access to water services did not improve significantly because residents had other water sources. It also seems that PFB did not have a significant impact on health, as it did not significantly

alter the outcomes. Soares and Soares (2005) note that although the proportion of diseases related to lack of sanitation slightly decreased between 1995/1996 and 2000/2001, the health and sanitation components of PFB had no impact on mortality associated with vector-borne diseases. However, Tulier and Gossmann (n.d) point out that, since data was not available before 2000, “we do not know whether water and lack of sanitation was a cause for increased mortality in favelas before the programme was implemented.”

3.6.2 Socio-Economic Development

The provision of physical infrastructure and services in squatter settlements served as a catalyst to local development. The contribution of the upgrading programmes to socio-economic development can be assessed through property values, maintenance of socio-cultural cohesion, and tenure security. Firstly, both KIP and PFB seem to have had positive impacts on home improvements and property values. Paccione (2005, p. 742) observes that KIP triggered increased private investment in home improvement within upgraded areas, leading to increased property values. According to Schübeler (1996) private investment in home improvement averaged US\$550 per household compared to control areas where it was US\$247. Private investment in improved kampungs was even higher than the median public average of US\$160 per household. As UN-Habitat (1991b, p. 6) explains:

Although these projects concentrated on the physical upgrading of public services and adopted an engineering approach that did not attempt the full recovery of project costs, they stimulated residents to make substantial secondary investment in shelter improvements. These dramatically improved living conditions and public health throughout each city, at density levels that would have been difficult to achieve in new development projects.

PFB also had an impact on property values within and outside of the favelas. For example, IDB (2000) observes that property values in wealthy neighbourhoods increased following improvements in favelas. The value of properties located in the targeted favelas and settlements rose by up to R\$220 per square metre. Family incomes also grew, probably influenced by the rise in property values (IDB, 2010a). Nevertheless, others tend to argue that PFB failed to stimulate rises in property values in the favelas claiming that in fact, property values declined compared to the rest of the city (Williamson, 2014). Soares and Soares (2005) observed that comparing before- and after-upgrading property values was complicated because there was no data.

Secondly, through the pursuance of in-situ upgrading that minimised displacement of

people KIP and PFB were able to maintain the socio-cultural fabric of the improved settlements (Dorleans, 2002). Regardless, some houses were demolished to allow for infrastructure and service provision that may have altered the social profiles of the kampungs in one way or the other, but all the same preserved their existing residential stability. In-situ upgrading also discouraged gentrification into kampungs (see 2.2.4), which government originally feared would happen (World Bank, 1995; Patton & Subanu, 1988).

Thirdly, both KIP and PFB seem to have failed to address tenure security for property owners in improved settlements and hence, exposed them to vulnerability. Initially, KIP did not intend to influence land and housing tenure directly, but expected that as community security increased many people would want to clarify and improve the status of their land. There was also the fear of delaying the implementation process at the time if KIP focused on land regularisation (Schübeler, 1996). Even so, KIP increased ownership throughout the improved *kampungs*, which also gave residents an incentive to participate actively in the implementation and maintenance processes (World Bank, 1995). However, in some kampungs, KIP did not ensure secure tenure and as such, it remains an important issue requiring attention. For instance, the wave of development currently sweeping across Indonesia has made kampungs vulnerable to demolition (Ernawati, et al., 2013). City governments prefer large-scale commercial and residential developments to kampungs (Goldblum & Wong, 2000; Werlin, 1999). Hence, they have forgone the objective of improving living conditions of the urban poor (Kessides, 1997). PFB also seems to have failed to make significant progress regarding tenure security for property owners. Although IDB (2010b) reported an ‘economically significant’ impact on formal titles, Williamson (2014) observes that there was only a three percent increase in formal ownership in the affected favelas compared to the control areas. Many property owners only had *de facto* tenure and De Castro (1999) blamed the complexity of the Brazilian legal system. IDB (2011) also notes that lack of significant progress on titling was not a reflection of an incorrect model, but rather a reflection of the difficulty that the programme had in executing this component, largely due to the institutional complexity and constraints involved in recognising and providing titles in informal settlements.

3.6.3 Influence on Government Policies

Both KIP and PFB had tremendous influence on government policies regarding human settlements and provision of urban services to the poor. For instance, through KIP, the

Government of Indonesia acknowledged the existence of kampungs as an integral part of the city housing system (Anzorena, 1993). As such, it adopted KIP as a national programme and extended it to other cities (AKAA, 1980) KIP became a model of restructuring in-situ and upgrading settlements (Goldblum & Wong, 2000; World Bank, 1995). About 800 cities replicated KIP and benefited almost thirty million people and hence, winning KIP a position among the best urban poverty relief programmes in the world (Surjadi & Darrundono, 1998). Having recognised the importance of community participation in drafting and implementing their improvement plans, city governments based subsequent housing programmes on the KIP model (Choguill, 1996). Like the KIP, PFB also had a scaling-up effect and housing policy influence, locally and regionally. Locally, PFB served as a foundation for the new *Morar Carioca* programme (2010-2020) and became a model in many other cities (IDB, 2010a). Regionally, squatter upgrading spread to other countries including Argentina, Ecuador, Bolivia, and Uruguay (Brakarz & Aduan, 2004).

3.6.4 Capacity Building

Programme monitoring and evaluation were major and obligatory requirements of KIP and PFB (World Bank, 1995). In the case of PFB, monitoring and evaluation formed part of the socio-economic development component concerning capacity building that also included skills training in project management for the technical team and staff, and information sharing and publication to create understanding of PFB (see 3.5.1). Technical teams of both programmes continuously monitored and evaluated them and hence, they were able to improve the programme in subsequent phases (Kuswardono, 1997; UNDP, 2002). As a result, both KIP and PFB were able to add a socio-economic development component to the programme after evaluating KIP2 and FB1, respectively (see 3.5.1). Furthermore, constant monitoring and evaluation helped both KIP and PFB recognise the limited involvement of communities in the initial phases of the programmes, and later improved community participation in subsequent phases (see 3.5.5). Additionally, PFB was able to identify the limitations in monolithic solutions to challenges and adopted an integrated solutions approach, and improved its efficiency in implementation (Brakarz & Aduan, 2004). Moreover, regular monitoring and evaluation of PFB spurred institutional innovation in the city government, which restructured itself internally and created a new matrix management structure to facilitate and increase cross-sector and horizontal coordination (Acioly, 2001).

The PFB maintained a continuous training programme for the technical team and staff

for continuous capacity building, and knowledge transfer and sharing (Magalhães & Di Villarosa, 2012). This way, the PFB not only established its legitimacy but also secured political support from the national and city governments, and the communities.

3.6.5 Political Will

Despite taking place in different political systems of authoritarian and democratic respectively (see 3.3), evidence shows that KIP and PFB tremendously enjoyed not only financial support from their national and city governments, but also strong political will (Surjadi & Darrundono, 1998; World Bank, 1996c). Strong political will for KIP and PFB was demonstrated, firstly through the continued financial support from national governments (see 3.5.3). Despite having begun as policy decisions in respective city governments of Jakarta and Rio de Janeiro, both KIP and PFB enjoyed political and financial support from their national governments through national budgets (see 3.5.3). Between 2005 and 2008, PFB suffered a major political setback that led to its stalling (Lara, 2013). It appears that personal differences more than political ones between different administrations led to the programme stalling as Lara (2013, p. 557) explains:

The success of its [PFB] first phase (1994–97) catapulted Luiz Paulo Conde from Planning Secretary to the mayor's seat, in defiance of his 'mentor' and previous mayor Cesar Maia. Four years later Maia was elected again and slowed down Favela-Bairro significantly, despite the fact that he was the mayor who launched it in 1993. The main problem was that several of the projects initiated by Maia in 1994–96 were inaugurated by Conde in 1997–2001 and a strong identity was formed between the latter and Favela-Bairro. Large-scale upgrades of informal settlements had to wait until the second presidential term of Lula da Silva before they were resurrected.

Regardless, PFB survived the several city and national government administrations and concluded in 2008 (see 3.3). The second demonstration of strong political will for KIP and PFB was the ability of national and city governments to create independent management units to manage upgrading programmes in decentralised environments that allowed for quick decision-making (see 3.5.2). As Brakarz & Aduan (2004) note, complete decentralisation of the municipality played a very crucial role in the performance of PFB and reinforced its legitimacy and commitment to its objectives. Lastly, allowing the programmes to be executed under phases spanning long durations, demonstrates strong political will from national and city governments (see 3.5.2).

To sum up, this section has shown that both KIP and PFB recorded several achievements regarding provision of infrastructure and services, improving the socio-economic status of residents in improved settlements. Additionally, both programmes had tremendous influence on urban housing policies locally and internationally,

instituted capacity-building programmes that improved their project management skills leading to the success of the programmes. Most importantly, KIP and PFB secured strong political will from city and national governments, which ensured that they continued receiving financial and political support regardless of the political systems in which they operated. On the other hand, both KIP and PFB faced challenges with tenure security for residents in upgraded squatter settlements.

Nonetheless, KIP and PFB remain excellent examples of how upgrading unserved neighbourhoods can contribute to empowering communities and raising the welfare of low-income households (World Bank, 2000). As Kessides (1997, p. n.p) noted, KIP proved to be, “capable of restructuring and redirection to remain relevant in the face of many of the changed circumstances and new challenges of urban Indonesia.” As a whole, KIP improved the quality of life and environment of many of the urban poor (Dhakal, 2002; World Bank, 1995). In recognition of its contribution to improving the lives of the urban poor, KIP was awarded the Aga Khan Award for Architecture in 1980 (Devas, 1981) and World Habitat Award in 1992 (Werlin, 1999). Some scholar have argued that while the PFB showed clear progress on certain outputs in terms of basic infrastructure and services, its outcomes regarding “evidence of real progress on formal property titles or, perhaps more importantly, activity patterns changing toward more integration into the formal city”, have been less than clear (Williamson, 2014, p. 13). Perlman (2010, p. 281) also observed that PFB failed to integrate upgraded favelas in the city proper as the following excerpt shows:

In the case of Favela-Barrio, regardless of how much was spent on urban infrastructure, paving roads, dredging and cleaning canals, building open plazas, and introducing urban design elements, it did not succeed in integrating favelas into their surrounding neighbourhoods. There is no doubt in anyone's mind where the *asfalto* ends and the *morro* begins.

Even so, PFB is still a successful programme to date (Osborn, 2012b; IDB, 1995). It has made positive influences in lives of residents so that, as Perlman (2005, p. 10) notes:

All of the traditional distinctions between favelas and the rest of the city have become useless as boundary markers in today's reality. [...]. The only remaining distinction between favelas [morros] and the rest of the city [asfalto] is the deeply rooted stigma that still adheres to them.

3.7 LESSONS FROM BRAZIL AND INDONESIA

There are several useful lessons that other developing countries could learn from KIP and PFB despite the fact that they took place in national contexts with significantly different socio-political and economic conditions. The first lesson concerns

management of programmes. Both KIP and PFB established technical units consisting of necessary departments and staff drawn from the city governments and other government departments. The technical units designed, managed, supervised and coordinated all the activities of the programme (see 3.5.2). Furthermore, they both enjoyed complete autonomy in decentralised environments that allowed them to improve efficiency in decision-making and programme implementation.

Secondly, KIP and PFB have demonstrated the importance of commitment to the goals of the programme even when results are not immediate. Commitment to KIP and PFB was strong and hence, allowed city governments to maintain the right focus in terms of programme objectives (Brakarz & Aduan, 2004; Schübeler, 1996). Nonetheless, both KIP and PFB were flexible enough to include additional components later in the programmes (see 3.5.1). Maintaining the right focus of the programmes was possible because they had clearly defined goals and objectives. KIP and PFB also demonstrate that the squatter upgrading programme should not be overambitious with project components and objectives. Rather, adopt a medium achievable set of aims, and later build on success, rather than build in failure by over ambition.

Thirdly, KIP and PFB have shown that on poverty alleviation programmes beneficiary communities should be involved throughout the programme period. If communities are only involved in later stages of the programmes they tend to be reluctant to participate especially in maintenance activities (see 3.5.5). Being concerned with provision of infrastructure to reach many people in the shortest time and within minimum costs, KIP and PFB initially sacrificed community participation for that important objective. However, because of their flexible design the programmes the technical units were able to increase community participation later on in the programmes (see 3.5.5).

The fourth lesson concerns incorporating a sustainability component to ensure protection and maintenance of the physical infrastructure provided in the improved settlements (see 3.5.1). KIP and PFB assigned maintenance activities to parties that had the capacity to handle them (see 3.5.4). Nevertheless, as pointed out already some squatter communities were reluctant to participate in maintenance activities because they were not involved in the planning and implementation stages of the programmes (see 3.5.5). Therefore, there is need to incorporate community participation in upgrading programmes from inception to completion so as to make communities understand and own the programmes (see 2.4).

The fifth lesson concerns the use of local building technologies and materials for home improvements. KIP did not impose high building standards in improved squatter settlements. Instead, it encouraged residents to use local technologies and building materials to build and improve their homes (see 3.4.1). The use of local materials helped residents to reduce building costs (AKAA, 1980). LSUP on the other hand imposed very high building standards that raised the cost of building for residents (see 1.3). Moreover, KIP did not fix timeframes for residents to improve their houses but allowed them to improve their houses incrementally depending on their capacities.

The sixth lesson from KIP and PFB is about incorporating community support as a component of the programme to ensure that it receives adequate funding (see 3.5.6). The planners of both programmes recognised the need to integrate poverty alleviation into upgrading programmes to address poverty among squatter residents. Hence, although they did not provide for home loans, they created microcredit schemes that enabled residents in programme areas to access small loans. While some residents used the loans to start small businesses, others invested in housing improvements.

Seventhly, there is need for securing stable funding for upgrading programmes. Both KIP and PFB consistently received funding from internal and external sources so that programme phases started and finished within defined periods (see 3.5.3). Secure funding also assured progress of programmes from one phase to the next. Lastly, monitoring and evaluation were a regular component of the KIP and PFB (see 3.6.4). While monitoring and evaluation helped technical units to improve programme efficiency, it also formed a basis for future programme funding. Funding agencies also carried out their own monitoring and evaluation.

3.8 CHAPTER SUMMARY

This chapter sought to identify the critical conditions required for squatter upgrading to proceed and establish the extent to which an adequate institutional framework contributes to the success of squatter upgrading. For squatter upgrading to proceed and be successful, several factors including clearly defining the programme, stable sources of funding, stakeholder involvement, community participation, independent programme management, and sustained political commitment must be fulfilled. In responding to the second part of the objective, the chapter identified two international squatter upgrading programmes as case studies to establish the extent to which an adequate institutional framework is necessary for successful squatter upgrading. The chapter has established

that under the management and supervision of independent technical units, both KIP and PFB had clearly defined programme goals and objectives. These helped the technical units to identify necessary interventions, and plan how they would deliver the programmes that they divided into phases. Moreover, both programmes had stable sources of funding that included city and national governments, and external organisations. However, KIP and PFB did not factor in the issue of direct cost-recovery from the beneficiaries. Instead, they recovered through increases in land and property taxes. Furthermore, KIP and PFB incorporated stakeholder participation, with stakeholders drawn from city and national governments, private sectors, NGOs, and CBOs. Additionally, KIP and PFB incorporated community participation. During the initial phases, both programmes did not have much community participation but they increased the involvement of communities in subsequent programme phases. Finally, the programmes included additional component of socio-economic development that targeted poverty alleviation in the improved squatter settlements.

The chapter also established that KIP and PFB scored many successes in the provision of basic infrastructure and services, and improvement of the socio-economic status of squatter residents through improved tenure security, and access to skills training and microcredit. They also had a scaling up effect locally and internationally. The KIP model was replicated in 800 cities across Indonesia. PFB has been replicated in cities within Brazil, while its regional influence spread to countries such as Argentina, Ecuador, Bolivia, and Uruguay. Another success of KIP and PFB was the amount of political commitment they enjoyed throughout their durations, which enabled them to continue receiving political and financial support from the city and national governments, and external financiers.

Lastly, the chapter also drew out lessons from KIP and PFB, which other countries such as Zambia intending to implement squatter upgrading could learn. These include establishing independent units to manage upgrading programmes, commitment to goals and objectives of upgrading, involving communities in upgrading, and incorporating sustainability component in the programme. Others are encouraging use of local building materials and technologies, providing for community support, securing stable funding, and ensuring regular monitoring and evaluation of programmes.

The next chapter presents the research methodology and methods used for in research.

CHAPTER 4 RESEARCH DESIGN AND METHODOLOGY

4.1 INTRODUCTION

The overall aim of this research is to examine the adequacy of the existing squatter upgrading framework to initiate and support squatter upgrading (see Chapter 1). Chapter 2 presented the research theoretical framework and literature review regarding the main research themes. Chapter 3 identified the critical success factors for squatter upgrading, and examined the extent to which having adequate institutional frameworks helped KIP and PFB succeed. This chapter describes the research approach and methodology adopted for this research and thus, begins by positioning the research in the context of the philosophical underpinnings and ethical considerations. Next, it discusses the approach and purpose of the research. Then, the chapter presents an overview of the case study areas to highlight the features that made them favourable for study. It proceeds to discuss the methods used for data collection. Additionally, the chapter discusses research target groups, and sampling methods, and later presents the method adopted to analyse data. The chapter concludes by highlighting the assumptions and limitations of the research.

4.2 POSITIONING THE RESEARCH

My interest in squatter settlements stems from years in university as an undergraduate student in the Copperbelt University. I noticed that there were many squatter settlements in Kitwe and that low income-houses in both mine and council townships were dilapidated. Therefore, I decided to write a thesis on housing, by comparing in-situ concrete and pre-cast concrete housing to determine the most cost efficient method on a housing project. This was also in response to government's intention then to build at least 110,000 houses annually (GRZ, 1996a). Furthermore, my work in the local government, as Director of Engineering Services in Chipata Municipal Council from 2002 to 2005, also exposed me to squatter settlements. Naturally, I would have some bias especially regarding central-local relations, which this research identifies as an important ingredient in creating a suitable environment for implementing the institutional framework for squatter upgrading (see 1.4). However, this research seeks to find a solution to a problem that affects central and local governments, and the public.

4.2.1 Philosophical Considerations

Creswell (2009) suggests that before deciding on the research approach, a researcher must identify philosophical assumptions regarding their research. Myers (2008)

explains that all research is based on some underlying assumptions about what constitutes valid research and what methods are suitable. These philosophical assumptions called paradigms represent “worldviews” (Creswell, 2009, p. 6). According to Bryman (1988, p. 4), paradigms influence “what should be studied, how research should be done, how results should be interpreted, and so on.” A paradigm provides a way of examining phenomena and drawing particular interpretations to explain the said phenomena (Saunders, et al., 2009). Therefore, it is important as a researcher to understand and position oneself in a particular paradigm(s) because the choice of a particular paradigm influences the methodology for the research.

There are many paradigms but, Mertens (2010) and Creswell (2009) group them in broad categories as post-positivism, constructivism, transformative, and pragmatism. Nevertheless, each of the paradigms helps researchers explain what exists (ontology); how we know (epistemology); how to handle values and ethics (axiology); and how to obtain knowledge (methodology) (Mertens, 2010). Constructivism has been the main influence on my research. I believe that there are multiple realities socially constructed by those who experience them. These realities take place in time, space and culture where humans construct knowledge from which they derive meanings of phenomena. Moreover, the knowledge that researchers generate must be applied to situations in the social world. Hence, knowledge must be purposeful. This research is exploratory, as it examines the adequacy of the existing institutional framework to initiate and support squatter upgrading. Therefore, it seeks to interpret meanings from research participants’ responses (realities) to make sense of the situation. Moreover, consistent with Camic et al (2003) who explain that qualitative research is appropriate for exploring subject areas where little or no research has been undertaken, this research is predominantly qualitative. As earlier mentioned, no one has undertaken to examine the upgrading framework for the Lusaka Squatter Upgrading Project (LSUP) to determine if it is adequate for application to new upgrading programmes. I do not claim the subject of squatter upgrading has not been addressed. There is however, relatively little scholarly work on squatter settlement upgrading in Zambia. Some scholars have discussed the subject incidental to their research (Makasa, 2010; Mutale, 2004; Rakodi, 1986a).

By following a constructivist pursuit, I sought to make sense of how research interviewees constructed meanings to the situation around them, and to identify patterns (inductive) contributing towards a particular phenomenon (Creswell, 2009; Myers, 2008). Whereas the post-positivist will typically look at statistical correlations to

establish whether it appears that ‘A’ caused ‘B’, an interpretivist would go and ask key actors, ‘why did you act in the way that you did?’ Although this can also be labelled as an ‘inductive’ approach, unlike post-positivism, constructivism is not concerned with generalising information. It will normally restrict general conclusions to areas or groups studied. As Mertens (2010) explains, it focuses on depth rather than breadth, as it seeks a deeper understanding of social phenomena. Therefore, the researcher enters the social world wherein the phenomenon occurs and interacts with the researched to construct knowledge and derive meaning from it (Gray, 2004). Hence, constructivists believe that social phenomena cannot be studied independently of those that experience it. As Mertens (2010, p. 10) notes, “knowledge is socially constructed by people active in the research process, and researchers should attempt to understand the complex world of lived experience from the point of view of those who live it.”

4.2.2 Ethical Considerations

Research involves interactions of humans with humans or other life or non-life forms. Anyhow, a research needs to uphold integrity, which means adherence to ethical and professional standards when conducting research. Watts (2008, p. 440) defines integrity as “honesty and probity within the conduct of qualitative research.” Integrity requires the researcher to be intellectually honest and trustworthy in the way she or he conducts research. Ethics are standards that guide the behaviour of researchers as they interact with others (Caplan, 2003). They are concerned with the appropriateness of researchers’ behaviour in relation to the rights of those who become subjects of their work, or affected by it (Hollway & Jefferson, 2000; Saunders, et al., 2009). Therefore, in every paradigm ethics should be an integral part of the research process (Mertens, 2010).

From the initial stage of the research, it was clear that I would have to go back to Zambia to collect data for my research. Therefore, I applied for research approval to the Heriot-Watt University Ethics Committee that approved my research in early 2014. I divided fieldwork into phases one and two spanning from 1 March to 30 April 2014, and 4 July to 10 September 2014, respectively. I created a consent form that indicated the research topic, whose purpose I explained. The consent form also outlined what was expected of the participant while giving him/ her, the option to withdraw from the interview if need arose (see Appendix A). This research sought data from residents of four squatter settlements used as case study settlements, and from private and public officers. Although some participants especially in the private sector consented to taking part in the research, they did not sign the consent forms and wished to remain

anonymous. On the other hand, every squatter resident who consented to the interview signed the consent form. I read and explained the meaning of the contents in the consent form and gave participants an opportunity to ask questions if they needed to. As for squatter residents, although I had written the consent form in the English language I explained its contents in a local language they spoke. In this case, I used Chewa or Bemba, which were the main languages in Chipata and Kitwe, respectively.

4.3 RESEARCH PURPOSE AND APPROACH

The purpose of research vary from exploring a phenomenon to gain familiarity with a phenomenon or to achieve new insights into it (Kothari, 2004); to describe phenomena and is not particularly concerned with understanding why it is the way it is (Adams, et al., 2007); to explain causal relationships between variables (Saunders, et al., 2009). This research is exploratory as it investigates the extent to which the institutional framework is adequate to initiate and support squatter upgrading in Zambia (see 4.2.1). Therefore, using a range of research methods, I collected data to help me address the research questions (see 1.4), and which I restate in this section (see Table 4.1).

Table 4.1: Research Questions and corresponding Research Methods

Research Question	What the Researcher requires to know	Data Collection Methods
What are the critical conditions for squatter upgrading to succeed? To what extent does an adequate institutional framework contribute to the success of squatter upgrading?	The factors that need to be present for squatter upgrading to succeed; The influence of an adequate upgrading framework on the success of squatter upgrading programmes; Lessons that Zambia could learn from KIP and PFB	Literature review, In-depth interviews, and Observations
How have political regimes influenced housing and housing provision in Zambia?	Influence of politics on housing provision; how local government capacity to provide housing has been affected; relationship between urban housing shortage and squatter settlements	Literature review, In-depth interviews, and Document Review
What is the nature of the housing situation and how has it contributed to the prevalence of squatter settlements?	Theoretical information helps in understanding the extent of the housing situation; contextual information from observations helps define the housing problem in physical terms	Literature review, In-depth interviews, and Observations
To what extent is the institutional framework adequate to initiate and support squatter upgrading programmes in Zambia?	Define plan and specific objectives for squatter upgrading; Wider institutional involvement in squatter upgrading; Level of community involvement; Level of political will for squatter upgrading	Literature review, In-depth interviews, and Document review

Source: Author

Since all the questions are exploratory and seek to understand the situation better, a qualitative approach has been adopted. As Creswell (2009, 4) explains qualitative research is “a means for exploring and understanding the meaning individuals or groups ascribe to a social or human problem.” It is preoccupied with collecting more detailed and descriptive information on smaller groups of people, and uses in-depth interviews,

observation, and document review among others (Saunders, et al., 2009). Those who favour empiricism over constructivism argue that, if you cannot measure the phenomenon you cannot fix it. However, as a famous quote attributed to William Bruce Cameron suggests, *not everything that can be counted counts and not everything that counts can be counted*. Clearly, quantitative research can measure the extent or magnitude of phenomena, but it would not explain the underlying reasoning for such phenomena. Qualitative research on the other hand, provides better understanding of the phenomena and helps the researcher gain new perspectives. It locates the observer in the world where he/ she studies things in their natural settings, attempting to make sense of, or interpret phenomena in terms of the meanings people bring to them (Denzin & Lincoln, 2005, p. 3). Hence, qualitative research helps the researcher collect in-depth information that quantitative research could otherwise not convey.

There are several approaches to qualitative research including narrative research, phenomenology, grounded theory, ethnography, and case study (Creswell, 2007). I chose the case study approach to explore the research phenomenon using two city cases as specific illustrations. Within the city cases, I used purposive sampling to focus on four squatter settlements as case study settlements (see Table 4.2). The squatter settlements were chosen because they had been approved for upgrading by their respective local councils (CMC, 2014; KCC, 2013a; 2013b).

Table 4.2: Description of Case Study Settlements

Settlement	Brief Description
Magazine (Chipata)	Magazine began in the 1990s. It is located less than a kilometre from the town centre. It lacks health centres, schools and community centres. Road infrastructure is virtually non-existent. The local council has earmarked it for legalising and upgrading.
Mchini (Chipata)	Its beginning is uncertain but was originally part of village system. It was identified as squatter a settlement in early 1980s. There is only one government school and a health centre built by the community. Mchini is located about a kilometre from the city centre. It is identified for legalising and upgrading.
Ipusukilo (Kitwe)	Its beginnings trace back to the 1950s. It developed through the Kaffir farming system. Ipusukilo acquired its status as a squatter settlement in the early 1970s. It is located about three kilometres from town. It has no government schools but has several community schools and a health clinic built by the community. Government legalised Ipusukilo in 2011 and it awaits upgrading.
Musonda (Kitwe)	It began in the early 1970s because of urban housing shortage fuelled by rural urban migrations. Musonda has no social services of any kind and lacks road infrastructure. It has also been earmarked for legalising and upgrading.

Source: Compiled by Author

Yin (2009, p. 18) defines a case study as “an empirical inquiry that investigates a contemporary phenomenon within its real-life context especially when the boundaries between phenomenon and context are not clearly evident and in which multiple sources of evidence are used.” Simon (2014, p. 457) defines a case study as “an in-depth

exploration from multiple perspectives of the complexity and uniqueness of a particular project, policy, institution, programme or system in a ‘real life’ context.” Hence based on the above definitions, a case study approach places the researcher in the social world where real-life events take place, and where knowledge and meanings of social phenomena are constructed and explained. Critics of this approach argue that it lacks rigour since it normally uses small samples, and that results from case studies cannot be generalised beyond the case. As a researcher, I am aware of the stated limitations. However, this is qualitative research, which as Mertens (2010) points out is not about breadth but depth, understanding and explaining rather than quantifying phenomena.

The next section looks at the case study areas to give the reader an insight into the areas of study in terms of demographic and economic profiles.

4.4 CASE STUDY AREAS - AN OVERVIEW

The choice for Chipata and Kitwe as case study areas depended on their diversity in status and economic activities, diversity in history of formation of the case study settlements, commonalities in functions and housing problems, and convenience in terms of ease of access to places and information (see 1.6).

4.4.1 *Chipata District*

Chipata, the provincial capital of the Eastern Province has an area of 6,693Km² and is located about 600Km northeast of Lusaka (CMC, 2008). Then called Fort Jameson, Chipata served as an administrative capital for North-Eastern Rhodesia for the British South African Company from 1901 to 1910 (Hall, 1968). It shares an international boundary with Malawi’s Mchinji district, and district boundaries with Chadiza, Katete, Mambwe, and Lundazi (see Figure 4.1).

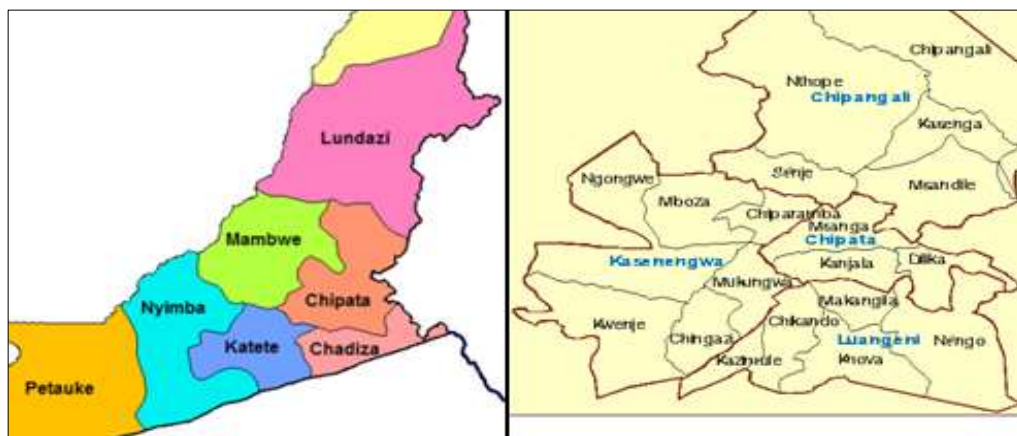


Figure 4.1: Location, Constituencies and Wards of Chipata District
Source: (CMC, 2008)

Chipata has four parliamentary constituencies and twenty council wards represented by elected Members of Parliament and ward councillors, respectively who form the council of the Chipata Municipal Council (CMC, 2005; 2008). All local councils in the country follow this system (Chikulo, 2009). It is predominantly rural and depends on agricultural (see 1.6). During the Structural Adjustment Programmes (SAP), government privatised all state-owned enterprises⁹ that supported agriculture in the district causing high levels of unemployment. Additionally, agricultural productivity became low as farmers lost access to agricultural finance and marketing institutions. However, in the last decade Chipata has received considerable investments in industry and commerce that have created new job opportunities. Consequently, there have been inward migrations that have contributed to the increase in the urban population.

Growing at an average rate of 2.4 percent annually between 2000 and 2010, the district has a population of 455,786 of which twenty-six percent live in urban areas compared to seventy-four percent in rural areas (CSO, 2012a). Over the same period, the district's urban population has also grown rapidly at six percent per annum resulting in a sixty percent increase. Consequently, the rapid increase in the urban population has caused an acute shortage of urban housing as shown by a twenty-seven percent increase in the district's squatter population. On the other hand, the number of residents in formal residential areas has also increased rapidly by 130 percent (see Table 4.3).

Table 4.3: Urban Population in Chipata District (2000-2010)

	2000	2010	Change	Change (%)
Squatter Residents	50,000	63,500	13,500	27
Formal Residents	23,110	53,127	30,017	130
Total Urban Population	73,110	116,627	43,517	60

Source: Compiled from CSO (2012b; 2003) and CMC (2011)

Evidence also suggests that the number of squatter households increased by forty percent, while formal residential households increased 143 percent (see Table 4.4). It is worth noting that formal residential areas recorded higher increases in number of residents and households compared to those in squatter settlements (see Table 4.3 and Table 4.4 respectively).

⁹ These included Lint Company (LINTCO), Zambia Seed Company (ZAMSEED) and the Luangwa Industries. Others were the National Marketing Board (NAMBOARD) and Lima Bank that collapsed prior to SAP.

Table 4.4: Urban Households in Chipata District (2000-2010)

	2000	2010	Change	Change (%)
Squatter Settlements	9,615	13,500	3,885	40
Formal Residential Areas	12,344	30,017	17,673	143
Total Urban Households	21,959	43,517	21,558	98

Source: Compiled from CSO (2012b; 2003)

This scenario reveals the concept of multi-habitation. In the African context, multiple habitation or multi-habitation normally falls under the general concept of extended family where multiple families share living spaces in one house (Willis & Tipple, 1991). However, in recent times multi-habitation has also involved people who do not define themselves as family, sharing living space as separate households (Schlyter, 2003b). The motivations for multi-habitation are generally economic especially after SAP because of loss of employment and incomes (see Chapter 5). Many homeowners have extended their houses by adding extra rooms to accommodate more people. In some cases, they have built additional houses on existing plots resulting in more than one house on a single plot (Taylor, et al., 2015). However, multi-habitation also gives rise to the problem of concealed families that tend to be unaccounted for during censuses. The concept of concealed family refers to a family (couple with or without children, or single parent) living with a family member (such as parents or sibling) in one house but recorded as one family during the census.

Chipata has over ten squatter settlements, which are all located within a two-kilometre radius of the city (CMC, 2011). The council intends to upgrade some squatter settlements of which it identified Mchini and Magazine as pilot settlements (CMC, 2014) (see Figure 4.2). Therefore, I chose Mchini and Magazine because the council had already started some preparatory works such as sensitising squatter residents on the upcoming upgrading programme, grading some access roads and building a police post in one of the squatter settlements using Constituency Development Funds (CDF)¹⁰.

¹⁰ In-depth interview with a senior council officer

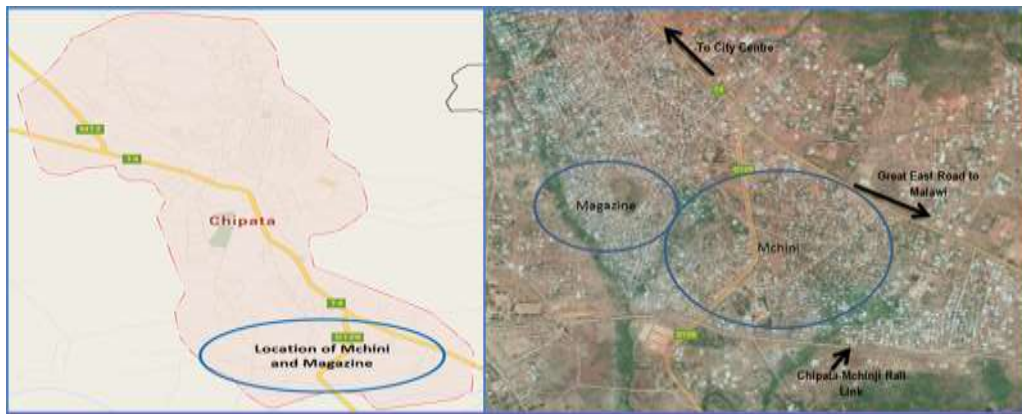


Figure 4.2: Built-up area, and location of Magazine and Mchini in Chipata

Source: Google Maps

4.4.2 Kitwe District

Kitwe began as a mining town in 1928. It became a management board in 1951, a municipal council in 1954, and city council in 1967 (KCC, 2012; UN-Habitat, 2009c). Like Chipata, Kitwe is a border town and shares an international boundary with the Democratic Republic of Congo on the northeast, and district boundaries with Mufulira, Kalulushi, Lufwanyama, Luanshya and Ndola (see Figure 4.3). It has an approximate area of 777 Km² (KCC, 2012). The district of Kitwe consists of five constituencies and twenty-eight council wards (KCC, 2012).

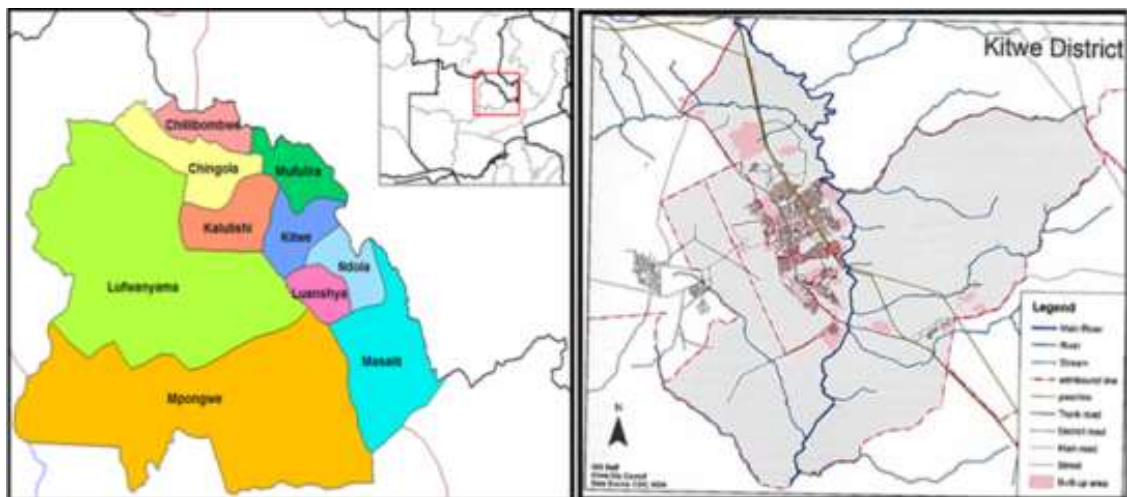


Figure 4.3: Map shows position and built up area of Kitwe in Copperbelt Province

Source: KCC (2012, p. 4); <http://www.zed2011.org/copperbelt.html>

Kitwe is mainly a mining town with a well-developed industrial and commercial base (KCC, 2012). However, after SAP Kitwe experienced unprecedented unemployment because of large-scale redundancies. While new mine owners strive to improve operations through improved technology, demand for human labour has declined and hence, contributing to more unemployment. Kitwe is the second largest city after

Lusaka with 517,543 inhabitants as of 2010 (CSO, 2012a). However, the real population catchment for the city could be as high as 700,000 with daytime population averaging over one million because of a transient population from surrounding towns (KCC, 2012; UN-Habitat, 2009c). Kitwe is predominantly urban - about ninety-seven percent of the population lives in urban areas (see Table 4.5).

Table 4.5: Urban Population in Kitwe District (2000-2010)

	2000	2010	Change	Change (%)
Squatter Residents	173,664	229,237	55,573	32
Formal Residents	190,070	272,123	82,053	43
Total Urban Population	363,734	501,360	137,626	38

Source: Compiled from KCC (2012, p. 5); CSO (2004, p. 38; 2012c)

Like in Chipata, rapid urban population growth because of high birth rates and in-migration has caused Kitwe to face a major urban housing shortage (UN-Habitat, 2009c; CSO, 2012a). Being the epicentre of mining activities in the Copperbelt Province, Kitwe attracts many people from within and outside of the province. Moreover, as a border town it experiences substantial cross-border trading that attracts local and foreign nationals into the district (KCC, 2012). Consequently, there is a high demand for housing. However, because of insufficient urban housing in formal areas, many people tend to find alternative housing in squatter settlements. Presently, Kitwe has twenty-eight squatter settlements (KCC, 2013a), which accommodate about forty-six percent (about 229,000) of the urban population (see Table 4.5). Although there has been housing development in the district, it is not on a scale insufficient to meet the demand for low-income housing as shown by the increase in squatter households from about 33,000 in 2000 to 44,000 in 2010. Still, there seems to have been a very significant increase in number of households in Kitwe's formal areas compared to those in squatter settlements over the same period (see Table 4.6).

Table 4.6: Urban Households in Kitwe District (2000-2010)

Households	2000	2010	Change	Change (%)
Squatter Settlements	33,393	44,084	10,691	32
Formal Residential Areas	29,633	49,470	19,837	67
Total Urban Households	63,026	93,554	30,528	48

Source: Compiled from CSO (2003; 2012c)

Like in Chipata's case, Kitwe may also be experiencing a high rate of multi-habitation (see 4.4.1). While recognising the need to upgrade squatter settlements in the district, KCC cannot upgrade all of them since some are located in environmentally hazardous

areas. Therefore, in 2012, the council resolved to upgrade nine squatter settlements including Ipusukilo and Musonda (see Table 4.7).

Table 4.7: Squatter Settlements selected for Upgrading in Kitwe

Squatter Settlement	Year formed	2,007		2,010	
		Population	No. of Houses	Population	No. of Houses
Chipata	1966	6,012	739	7,401	910
Ipusukilo	1972	45,000	6,000	55,395	7,386
Itimpi	1969	11,000	2,000	13,541	2,216
Kamatipa	1968	18,000	2,800	18,465	3,078
Luangwa II	1970	7,000	1,200	8,617	1,477
Musonda	1974	5,800	900	7,140	1,108
Mwaiseni	1957	4,360	545	5,367	671
Racecourse	1972	18,200	2,700	18,465	3,324
Zamtan	1969	6,000	950	7,386	1,108
Totals		121,372	17,384	141,777	21,278

Source: Extracted from KCC (2012; 2013a; 2013b)

However, because of financial constraints, the Council noted that it was not possible to upgrade all the selected settlements at once and thus, resolved to start with Ipusukilo and Musonda (KCC, 2013c). Moreover, at that time the council had implemented a World Bank funded city eastward expansion programme that involved building a bridge across the Kafue River. The programme also involved construction of new low-income houses in Riverside Extension for the displaced Mufuchani squatter residents on a strip of land separated from Ipusukilo and Musonda by a new road (GRZ, 2009c). Ipusukilo, Musonda and Chipata (see Figure 4.4), had already benefited from the programme through new road construction. Therefore, it seemed reasonable for council to initiate the upgrading process in Ipusukilo and Musonda.

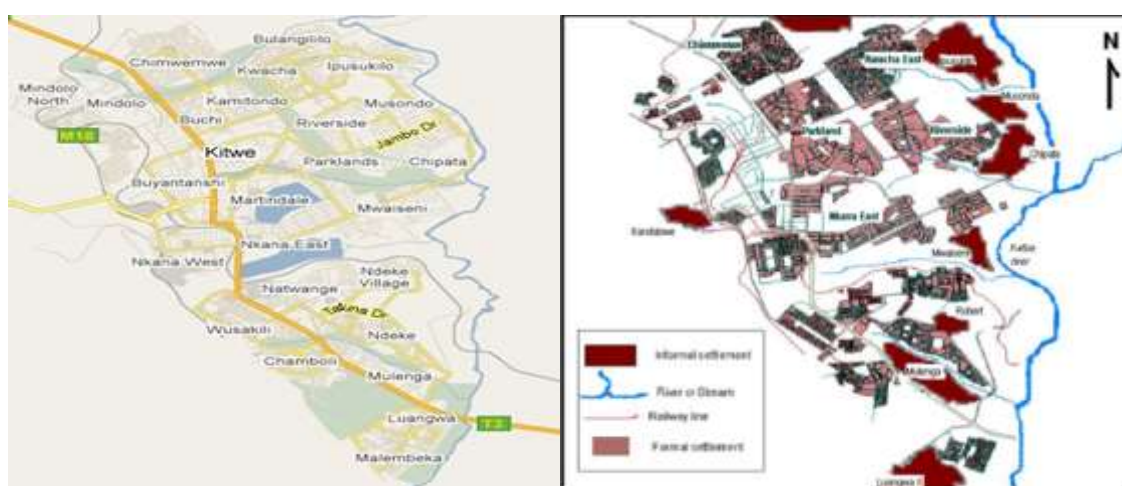


Figure 4.4: Built-up area, and location of Ipusukilo and Musonda in Kitwe

Source: Google Maps and Taylor et al. (2015, p. 34)

As in the case of Mchini and Magazine in Chipata, I purposively chose Ipusukilo and Musonda because the council had already started some activities towards the upgrading

process in Ipusukilo. Ipusukilo would also provide an opportunity to observe the progress of squatter upgrading at the time of the study. Being close to Ipusukilo and already identified for upgrading, the choice for Musonda became easy. Besides, none of these settlements had experienced squatter upgrading before. Therefore, I was convinced that knowing that soon they would have improved access to basic infrastructure and services, the squatter residents would be excited to talk to someone about the prospects of squatter upgrading.

4.5 RESEARCH DESIGN AND METHODS

This section discusses the research design and the various methods I used for data collection. The research process for this research comprised four main stages: research definition, literature review, fieldwork, and data analysis and presentation. During the first stage, I defined the research by identifying the research problem, which helped me formulate research questions and objectives (see Chapter 1). Next, I reviewed existing literature to understand the research phenomenon, and identify research gaps (Mertens, 2010; Creswell, 2012). It also helped me to formulate the research theoretical framework that later guided the research (see Chapter 2) and provided the basis for data analysis later in Chapter 9. Moreover, the literature review helped in refining research questions and objectives, so that I became more specific about the kind of data to collect to answer the research questions and the methods to use to collect data (Creswell, 2012; Ridley, 2012). Briefly, literature review helped me form a basis for conducting my own primary research. Equipped with the knowledge of the type of data I needed to ‘fill in’ the gaps, I was able to decide on the cases for the research. For instance, I decided after careful consideration what research approach to use and in this case, a case study approach. I also decided the case study areas and the cases within each study area following careful reasoning (see 4.4).

The fieldwork stage comprised identifying methods for collecting data from various research target groups, which I discuss in detail later (see 4.6). I considered issues of practicality and accessibility to the identified sources of information. For instance, I scheduled my fieldwork for between February and September 2014. However, this period is the busiest in terms of public activities as many public and private institutions take part in conferences, seminars and the like¹¹. As such, finding officers in offices

¹¹ This is based on my experience as a public servant in the local and central government (2002-to date).

during certain months like April through to September would have proved quite challenging. February-August is also a busy time for those involved in farming because that is when they tend to their farms, and harvest crops, respectively. Therefore, I strategized by targeting public and private institutions and NGOs for the first phase. The institutions I targeted were Ministries of Finance (MOF), and Local Government and Housing (MGLH), local councils, Non-Governmental Organisations (NGOs), and financial institutions. Squatter communities and Area Development Committees (ADCs) were included in the second phase. Nonetheless, I provided for testing the research instrument for squatter residents to determine the extent to which the questions were clear to the respondents. Fortunately, there were no revisions required to the questions in the interview guide for squatter residents. Hence, I continued with the rest of the interviews with squatters in the second phase. Four sets of introductory letters were written of which three were addressed specifically to MLGH, MOF, and the local councils. The other was a general letter given to NGOs, financial institutions, ADCs, and squatter residents, respectively (see Appendix B, Appendix C, Appendix D, Appendix E, and Appendix F).

The last stage in the research process involved data management and presentation. I transcribed all the interviews (102) which I had recorded using a digital voice recorder. Then, I coded and analysed the data according to themes that emerged from the research objectives and theoretical framework (see 4.7). I also analysed the pictures taken to help explain the conditions in squatter settlements. I read the documents collected from the local councils to extract the data that I needed. Next, I presented the research findings (Chapters 7 and 8) and discussions arising from the findings (Chapter 9).

4.5.1 In-depth Interviews

In-depth interviews were the main data collection technique I used to gather data from a range of participants including squatter residents (see Appendix G) and representatives of organisations such as the Ministry of Local Government and Housing (MLGH), the local councils, the NGOs, financial institutions (see Appendix H). I chose in-depth interviews because they afforded me the opportunity to collect highly personalised data from participants (Kothari, 2004). As already noted earlier in this chapter, this research is an exploratory qualitative inquiry that attempts to answer the ‘what’ and ‘how’ questions to which I sought detailed explanations through responses from research participants (see 4.3). Hence, semi-structured interviews also called qualitative research interviews, seemed suited to my purpose. As Kvale (1983) explains, the purpose of a

semi-structured interview is to obtain rich descriptions of the life world of the interviewee with respect to interpreting the meaning of the described phenomenon. Therefore, semi-structure interviews help the researcher to “understand the world from the subjects’ point of view, to unfold the meaning of peoples’ experiences, to uncover their lived world prior to scientific explanations (Kvale, 1996, p. 1). I prepared interview guides for all the research targets (see Appendix I, Appendix J, Appendix K, Appendix L, and Appendix M). Nonetheless, I did not follow strictly the order of the questions but allowed respondents some latitude as they responded to questions while also controlling the extent of ‘straying’ from the subject of discussion (Yin, 2011). The open framework system of semi-structured interviews also allowed me to have focused, conversational, two-way communication with respondents; they too asked questions or raised concerns regarding the nature of the research. The time for interviews varied greatly from eight to forty-six minutes for squatter residents (see Appendix G), and eight minutes to slightly over two hours with officers from public offices, financial institutions, and NGOs (see Appendix H).

Furthermore, since the interviews were mostly face-to-face and digitally recorded, they afforded me the opportunity to probe respondents for clarity on certain points deemed relevant to the research. As Kvale (2007) notes, a qualitative interview provides a key venue in which the researcher explores the ways in which subjects experience and understand their world. Hence, it provides unique access to the lived world of the subjects, who in their own words describe their activities, experiences and opinions. However, I conducted few interviews particularly with some NGOs and Microfinance Institutions (MFIs) representatives on the phone since I was unable to interview them at appointed times for various reasons beyond any of our control. I left them with the interview guides so that when we had the interview, they were already prepared. Moreover, in-depth interviews enabled me to obtain first-hand information from respondents. As such, interviews potentially increased validity, authenticity and reliability. Lastly, interviews allowed for flexibility especially in terms of the language of communication. When dealing with squatter residents I was aware of the possible barrier of using English as a language of communication. Therefore, I translated the questions into the local languages of Bemba and Chewa (see 4.2.2).

The issue of validity and accuracy of primary data also arises as it does with secondary data. Taylor (2005) explains that a researcher can validate the authenticity and accuracy of primary data in many ways, including asking participants to review information for

accuracy of what they discussed during interviews with the interviewer, validating interviews with observations, and reducing bias by reporting only what I observed and heard. Therefore, I sent transcripts of interviews to all NGOs, microfinance institutions (MFIs) and the local councils that participated in the research for confirmation, and received only two written confirmations. The others were verbal confirmations by telephone. Nevertheless, I transcribed interviews in their entirety and kept the recorded interviews. Later, I coded the transcribed interviews following a thematic system based on main themes identified in the theoretical framework (see 4.5).

4.5.2 Observations

Sometimes, a researcher cannot collect all qualitative data required for the research using only direct verbal interactions with the people. As such, one could supplement verbal methods with observations. As Saunders et al. (2009) explain, a researcher may employ observations as a research technique when he/ she seeks to understand an on-going process or situation, intends to collect data on individual behaviours or interactions between people, and needs to know about a physical setting. I employed observation by means of photography to understand the physical settings in which squatter residents lived. For instance, when I asked squatter residents to explain the physical conditions of their houses, many of them described them as ‘bad’. Some of the residents felt ‘embarrassed’ to talk about the conditions of their dwellings. However, with the help of pictures that I took after asking for their permission I understood the extent of the physical conditions regarding most of the houses (see 6.3.2). With pictures, I also verified the claims of squatter residents regarding inadequate water and sanitation facilities, and poor access roads (see 6.3.2 and 6.3.4, respectively). Moreover, pictures also helped me to capture various economic activities that some residents engaged in including petty trading, carpentry, and mechanical repairs and the like (see 8.4). Pictures helped me to see repeatedly what was real (Yin, 2011; Ary, et al., 2010).

In Chapter 6, where I assess the extent of the urban housing situation in Zambia, evidence shows that urban housing is quantitatively insufficient, while most of it is qualitatively deficient, lacking tenure security, and spatially segregated (see 6.3). Therefore, by observing housing in squatter settlements using photographs, I collected physical evidence that confirmed findings from the literature concerning deficiency in the quality of housing. With regard to location, literature review shows that low-cost housing including squatter housing is usually located far from the centre and as such, cannot easily access basic services and lack basic infrastructure (see 6.3.4). From the

photographs captured in the case study settlements, I confirmed that squatter settlements lacked good access roads, and residents had limited access to water and sanitation facilities. Moreover, observations also helped to confirm what residents claimed regarding the services local councils provided to the public (see 7.5.1). Clearly, councils have not provided roads, and water and sanitation facilities in squatter settlements.

4.5.3 *Documentary Analysis*

Documentary analysis involves studying existing documents, either to understand their substantive content or to illuminate deeper meanings that may be revealed by their style and coverage. It is particularly useful where the history of events or experiences has relevance in the research (Ritchie & Lewis, 2003). A document is a written text. According to Corbetta (2003, p. 287), “a document is any material that provides information on a given social phenomenon and which exists independently of the researcher’s actions.” Documents may be produced by individuals or groups geared towards their own need (Mogalakwe, 2006). In any case, documents provide the researcher with a good source of information in qualitative research and help in determining a pattern of events that he or she cannot obtain through direct observation or questioning (Creswell, 2012; Ritchie & Lewis, 2003). The type of documents a researcher could use range from public through private to personal documents. Public documents include government publications such as Acts of Parliament, policy statements, census reports, and statistical bulletins among others (Mogalakwe, 2006). Private documents on the other hand, are those from the private sector organisations and civil society, and include among others minutes of meetings, annual reports, board resolutions, and personnel records (Ritchie & Lewis, 2003; Mogalakwe, 2006). Documents may also be of a personal nature such as personal letters, photo albums, diaries and autobiographies (Ary, et al., 2010). Like other social research methods document analysis is also concerned with matters of authenticity, credibility, representativeness, and (Mogalakwe, 2006; Kothari, 2004).

For this research, I examined several government publications including Acts of Parliament, circular letters, and local council budgets, reports and minutes of meetings. These were especially important for gathering statistical and financial data with regard to local government funding which I could not get through interviews. However, Corbetta (2003) and Gray (2004) warn that institutional documents often present the ‘official’ position regarding a situation and hence, tend not to be objective representations of the institutional reality to which they refer. In support of this, having read the

councils' budgets, I saw how councils allocate funding to various activities, but it was hard to verify what outcomes they had achieved. Audit reports from which I could have extracted that information were not available because the local councils had not been audited for several years at the time of the research. Hence, I relied on the integrity of the institutions and officers I worked with to provide authentic data.

In sum, the various data collection methods contributed in several ways to addressing the research questions (see 4.3). Literature review helped the researcher gain insights into the concerns raised by each research objective while in-depth interviews facilitated collection of data that helped to respond to all of the research objectives. Observations (photography) helped to supplement evidence from the literature review especially in ascertaining the nature of the housing situation with respect to quality of housing. Moreover, using pictures of new modern houses built in the settlements, I was able to verify that indeed perceived tenure security stimulates investment in housing by way.

4.6 RESEARCH PARTICIPANTS AND SAMPLING

In Chapter 1, I identified several elements that would constitute an adequate squatter upgrading institutional framework including stakeholder, and community participation. Therefore, stakeholders in squatter upgrading would include public institutions directly involved in municipal service delivery, the private sector organisations particularly involved with finance, and civil society organisations involved with community development. The communities in this case were the squatter residents and Community-Based Organisations (CBOs) in the settlements identified as case study settlements. Therefore, my initial research target groups comprised the MOF, MGLH, local councils, NGOs, financial institutions, ADCs, and squatter residents (see Table 4.8).

Table 4.8: Target Groups, Justification, Sampling, and Data Collection Methods

Target Group	Justification	Sampling Method	Research Methods
MLGH	Interprets government development policies; Supervises the local authorities	Purposive	In-depth interviews; Document Reviews
MOF	Provide funding to local councils	Purposive	In-depth Interviews
Local Councils	Responsible for service provision including housing; implement upgrading programmes	Convenience	In-depth interviews; Document Reviews
NGOs	Involved in advocacy; Sensitise communities on development programmes	Purposive	In-depth interviews
Financial Institutions	Partnerships with other organisations; services to include low-income earners	Purposive	In-depth Interviews
ADCs	Identify and prioritise community needs	Purposive	Focus Group interview; in-depth interviews
Squatter Residents	Beneficiaries and actors of upgrading; Important to know their perceptions	Convenience	In-depth interviews; Observations

Source: Author

Qualitative research is concerned with the depth of the information rather than its breadth (see 4.3). As such, statistical representation does not become a defining criterion in selecting research participants. Moreover, because of its less focus on statistical representation qualitative research usually employs non-probability sampling methods such as purposive or judgemental, convenience, and quota sampling. As Cohen et al. (2007, p. 113) observe, “The selectivity which is built into a non-probability sample derives from the researcher targeting a particular group, in the full knowledge that it does not represent the wider population; it simply represents itself.” Therefore, I used purposive sampling to select government ministries, NGOs, financial institutions, and ADCs, and convenience sampling for local councils, and squatter residents.

Purposive sampling involves the deliberate choice of participants due to the qualities they possess that the researcher can tap into to obtain information for their study. In other words, “the researcher decides what needs to be known and sets out to find people who can and are willing to provide the information by virtue of knowledge or experience” (Tongco, 2007, p. 147). Creswell (2012, p. 206) notes, the choice of participants through purposive sampling is influenced by their being “information rich.” Moreover, purposive sampling tends to be cost and time efficient (Adams, et al., 2007). Clearly, the researcher samples with a purpose in mind and investigates the units of study based on his or her judgement. However, critics of purposive sampling point out the difficulty in representation and generalization of results across populations. The purpose of purposive sampling is not to represent the population, but the sample studied. Considering that I was sampling with a purpose in mind, I choose participants who by virtue of their knowledge or experience could provide the information that was relevant to my research questions. Moreover, I was concerned with the depth (details) of the information gathered and not the breadth. Furthermore, concern for representation of research samples and generalisability of results did not present major obstacles mainly because the major concern of the research was not to generalize the findings beyond the sample in question, but to understand the phenomenon under study through the experiences of research participants.

Hence, there were no sampling frames for MLGH and MOF since they fulfilled the criteria of being involved in local government and funding of local councils for service delivery, respectively. Therefore, purposive sampling was the appropriate tool to use for their selection (see Table 4.8). Unfortunately, I did not secure an interview with the MOF despite making several attempts that included correspondence and two visits. I

also used purposive sampling for NGOs to find the ones who could provide information to answer my research questions. As such, the NGOs had to be operating within the areas under study, and involved in service provision to disadvantaged communities in rural and peri-urban areas. The sample frames for Chipata and Kitwe were ten and six respectively. The plan was to interview all of the sixteen NGOs but because of other commitments that overlapped with interview dates, seven NGOs could not be available for interviews. Efforts to get phone interviews with them also proved unsuccessful. Nonetheless, I interviewed nine NGOs, six of whom were through face-to-face interviews while the other three were by phone.

As earlier mentioned, I also used purposive sampling to select financial institutions (see Table 4.8). The main criterion for selecting financial institutions that included commercial banks, and Microfinance Institutions (MFIs) was that they had presence in both study areas. For this reason, I could only interview one representative from anyone of the study areas who would give the position of the institution on the issues raised in the interview. Therefore, the sampling frame for financial institutions was eleven comprising six commercial banks and five MFIs. I secured interviews from ten of the eleven financial institutions. Gathering data from the financial institutions was quite challenging because it was hard to secure interview appointments with commercial banks because nearly all of them have their headquarters outside Zambia from which they needed clearance. Despite sending correspondence to all the financial institutions and physically visiting their offices, the response was generally unfavourable. During the first field trip, I interviewed only five financial institutions that included two banks and three MFIs. Therefore, I planned my second field trip to coincide with two important dates in the Zambian economic calendar, the Trade Fair, and the Zambia Agriculture and Commercial Show that took place in Ndola and Lusaka in July and August 2014, respectively. Many local and international exhibitors attend these events and therefore, they presented me with an opportunity to interview the remaining financial institutions. I managed to interview representatives from the remaining three commercial banks. The remaining two MFIs were not at any of the two events but I managed to interview them by phone within the duration of phase two of the fieldwork. By the end of my fieldwork, the eleventh financial institution had not confirmed the interview for which it sought clearance from its head office located abroad.

I purposively selected ADCs because there was only one ADC for both settlements chosen as case study settlements in each of the study areas. I had intended to use focus

group interviews with the ADCs. However, I only learned during phase one of my fieldworks while in the field that government had suspended ADCs in 2011 for alleged inappropriate conducts¹². However, the local councils hoped that government would lift the suspension by July or August 2014 following several meetings where they had discussed the matter. Nevertheless, by the beginning of phase two of my fieldwork, there were still no ADCs in place. One senior council officer explained as follows:

The issue of ADCs or Ward Development Committees (WDCs) as it were, is still outstanding... We are waiting for a go-ahead from MLGH to form new WDCs.

As noted somewhere in this section, I used convenience sampling to choose local councils and squatter residents. In convenience sampling as the name suggests, the researcher uses any subjects that are available to participate in the research. These are the subjects the researcher hopes will provide the responses to the research questions (Cohen, et al., 2007). However, some scholars criticise convenience sampling for being unreliable and non-representative (Adams, et al., 2007). Besides, results from a convenience sample cannot be generalised to the entire population (Marshall, 1996). Just as in purposive sampling, the aim is not to generalise results beyond the sample, which does not represent any population but itself. Then sometimes, as Bernard (2006) points out, convenience samples are all that is available to the researcher. Hence, I based the choice of the two local councils for study principally on convenience. Because of time and cost limitations, I decided to conduct the study in areas where I would have easy access to key informants and information. I had the advantage of having worked in one local council before, and went to university in another where I currently worked (see 4.2). In the absence of *Freedom of Information* in Zambia, no single organisation is obliged to give anyone any piece of information. For this reason, prior knowledge of the study areas proved to be an important asset to the research as it enabled me easy to access relevant information from the local councils.

Regardless, local councils generally have a strict policy on releasing public information to outsiders for fear of misrepresentation. Hence, only the city manager had the mandate to release information to the public either directly or through a public relations officer¹³. In the case of one local council, upon receiving my correspondence requesting an interview the Town Clerk and I agreed on the date for the interview, and to which he

¹² Interview with senior council officers

¹³ Based on my experience as a council employee (see 4.2)

invited some senior managers whom he deemed relevant to the purpose of the interview. Before the interview began, I explained the aim of my research and the kind of information I needed from the council. Then the Town Clerk told senior officers to provide the information I had asked for in soft and hard copy formats. One senior officer was also assigned to accompany me to the two squatter settlements I had chosen prior to starting interviews with squatter residents. Although I lived in this town, I had never been to the settlements before. Therefore, the tour with the council officer presented an opportunity to familiarise myself with the areas. When the other managers had left, I proceeded to interview the Town clerk. The situation in the other council was similar except that I did not get the chance to meet other senior managers in one meeting. Nonetheless, after I had the interview with the Town Clerk (acting then) he assigned a senior accounts officer to provide all the information I had requested for in soft and hard copy formats. Although I was already familiar with the two squatter settlements I had chosen because of my previous work experience in the town (see 4.2), a junior council officer accompanied me in the settlements on a re-familiarisation tour.

For drawing research samples from squatter residents, I used convenience sampling (see Table 4.8). The defining criteria for choosing residents were that they were adults and heads of households, and lived in the squatter settlements under study. The only excluding criterion with this target group was age. Although I did not specifically ask the residents their age, I inquired if they were registered voters. All were registered voters who had participated in the 2011 general elections, and hence were over 21 years of age at the time of the study in 2014. Normally, any person under the age of eighteen would be a dependant and would not have provided the kind of responses the research sought. The squatter settlements consisted of sections of which Ipusukilo had four while Musonda, Magazine, and Mchini had two each. All of these squatter settlements have existed for more than thirty years. Records show that Ipusukilo and Musonda began as squatter settlements in the 1970s (see Table 4.7) but an older Ipusukilo resident recalled differently, as the following quote shows:

My family moved from our village and came here in 1956. We lived at Mr. West's farm where my father worked. I was only 9 years old when we came to live here and I have been here since. (IP9, adult female, widow)

In 1970, government enacted the Land Acquisition Act that gave it powers to take over without compensation, tracks of land abandoned by their foreign owners (Hansungule, 2001; Tordoff, 1974). Perhaps, the 1972 date represents the period when government officially recognised the existence of Ipusukilo as a squatter settlement on public land.

Nevertheless, Ipusukilo developed through a *kaffir farming* system (see Table 4.2), while Musonda developed through land invasion by settlers. Mchini and Magazine in Chipata, seem to have developed from village remnants that existed there many years before drawing the municipal boundaries that later engulfed the villages. Nonetheless, their official recognition as squatter settlements was in the 1980s. Despite having begun differently, all the four squatter settlements have a long history.

Considering the limited time I had to conduct interviews with residents in two towns separated by over a thousand kilometres, I sought the help of research assistants, one in each town. The main role of assistants was to help with the navigation within the settlements and translation of interview questions especially in Kitwe, as I am not fluent with the Bemba language. Research assistants also helped with introducing me to the residents, as a way of making them feel comfortable and assuring them that I was not there to exploit them. This helped greatly especially in Musonda where initially, I faced hostility from some residents who thought I represented the government, which they claimed, had failed to meet its promise of improving their living conditions. The research assistants also helped me interview some participants who seemed to struggle understanding my Bemba. Although Bemba is the commonest language in the Copperbelt Province, it is also widely spoken in Chipata, Eastern Province. As such, some of the research participants in the squatter settlements in Chipata spoke Bemba, which was the language they preferred to use. Nonetheless, I drew participants from each section of the squatter settlement to ensure as much representation as possible. I had a mix of male and female respondents, homeowner-occupiers, homeowner-landlords, and tenants (see Appendix U, Appendix V, Appendix W, and Appendix X). However, in Magazine, Mchini and Musonda, there were more respondents who were female than male, while the opposite was true for Ipusukilo (see Figure 4.5).

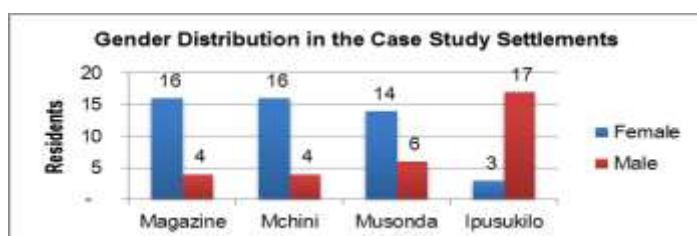


Figure 4.5: Gender distribution in Case Study Settlements

As noted earlier, Ipusukilo developed on farmland and many of the people who settled there were farmers. Farming is still one of the main economic activities among many households compared to formal employment (see Appendix W). Therefore, I was able to find male respondents in their homes and interviewed them. I planned interviews

with residents for between 10:00am and 4:00pm. There were more respondents who were female than male in the other three settlements because I mostly found women at home in the case of those who were married (see Figure 4.5). The number of squatter residents interviewed was eighty with twenty from each case study settlement.

4.7 RESEARCH DATA ANALYSIS

Data analysis is concerned with giving meaning to data (Ary, et al., 2010). According to Marshall and Rossman (2011, p. 207) it is “a search for general statements about relationships and underlying themes.” The research questions and theoretical framework guided the analytical framework for this research (see Figure 4.6).

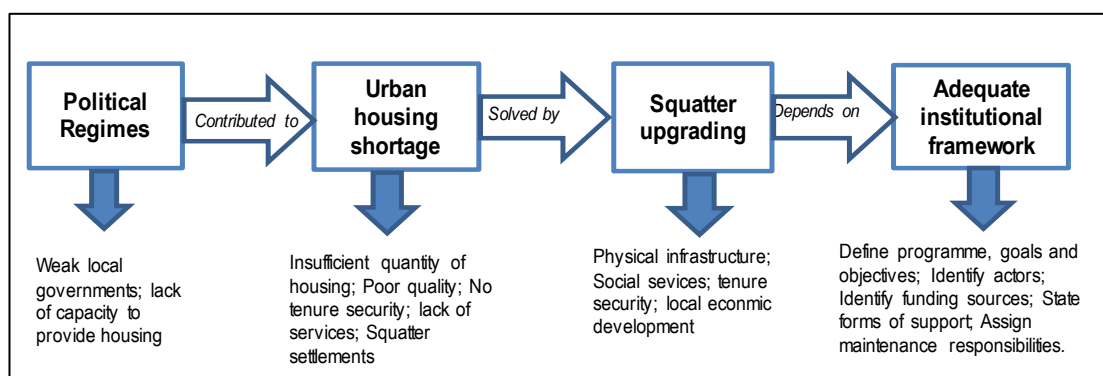


Figure 4.6: Relationships between Politics, Housing and Squatter settlements
Source: Author

From the literature review, I established that politics within different types of political regimes had tremendous influence on housing provision. Politics has undermined the capacity of local councils to provide public housing. In effect, it has contributed to the urban housing shortage that has led to the prevalence of squatter settlements (see Chapter 5). Nonetheless, the research explores the potential for squatter upgrading to help solve the urban housing crisis. While evidence strongly suggests that upgrading offers many benefits including introducing basic infrastructure, and improving tenure security (see 2.2.3), the extent to which these benefits are achieved depends on the adequacy of the institutional framework for upgrading. Hence, I sought to examine the adequacy of the institutional framework to initiate and support squatter upgrading.

The analysis process for this research was multi-stage: transcribing interviews, familiarisation and evaluation of data, coding of data, and theme identification. Transcribing of interviews took a long time because there were 102 interviews to listen to and transcribe. Transcribing interviews from squatter residents took particularly longer than others did because the interviews had been conducted in Bemba and Chewa,

while transcribing was done in English (see 4.5.1). Nonetheless, transcribing afforded me intimate knowledge of the information. Thereafter, I organised the transcribed data into coherent retrievable sections, and later familiarised myself with the data by reading the transcriptions several times. Next, I coded the data to group the interviewees' responses into categories that brought together similar themes (Rubin & Rubin, 2012). From the main headings, I created a coding structure based on thematic coding (see Appendix U, Appendix V, Appendix W, Appendix X, Appendix Y, and Appendix Z). Coding involves developing concepts from raw data through an iterative process to generate categories and themes that allow the researcher to examine relationships and display data (Marshall & Rossman, 2011; Ary, et al., 2010). As Schutt (2011, p. 330) explains, "Examining relationships is the centrepiece of the analytic process, because it allows the researcher to move from simple description of the people and settings to explanations of why things happened as they did with those people in that setting." The final stage in qualitative data analysis involved interpreting and presenting research findings – searching for alternative understanding, and drawing conclusions (Marshall & Rossman, 2011). Although this research is predominantly qualitative, I managed to extract some quantitative data in the form of simple frequencies and percentages mostly to support qualitative responses (see 1.5). As I presented the results, I included some quotes from respondents to support sections of the evaluations in the discussion.

4.8 ASSUMPTIONS AND LIMITATIONS OF THE RESEARCH

My initial assumption for this research was that government would use the existing upgrading framework on new squatter upgrading programmes (see Chapter 1). As the research progressed, there were no indications to the contrary. Although I learned from MLGH that it was working with Lusaka City Council to develop a framework for a pilot participatory squatter upgrading in two of Lusaka's squatter settlements and which it envisaged rolling out to the other councils, that too had not materialised by the end of the fieldwork in September. Hence, I still maintained my assumption of government using the old squatter upgrading framework for new upgrading programmes.

The other assumption I made in the research concerned the selection of case study settlements. One of the reasons for the choice of the case study settlements was that they had not had any squatter upgrading programmes before. Therefore, I assumed that squatter residents would readily welcome me to discuss squatter upgrading with them. Largely, this assumption was borne out especially in Mchini, Magazine and Ipusukilo where residents eagerly agreed to discuss issues pertaining to the development of their

areas. However, Musonda squatter settlement challenged my assumption because some of the residents I approached for interviews initially proved quite ‘hostile’ and did not want to be ‘bothered’. On further inquiry, I learned that their apparent hostility was a manifestation of disillusionment with government’s unfulfilled promises of ‘more money in your pockets’ and general lack of development in the area. In the run up to the 2011 general elections, the current Patriotic Front (PF) government, then a leading opposition party, made several promises to the people including building houses for them if it assumed power. PF had a political slogan, *more money in your pocket* and hence, some people translated it literally to mean that PF would give them money or reward them with favours as gratification. Hence, the residents associated all ‘foreigners’ as agents of government whom they accused of ‘telling lies all the time’, and resolved not to ‘entertain’ any more government promises meant to hoodwink them into giving their political support. However, when I told them that I was a scholar from abroad and explained the purpose for my research, some residents agreed to be interviewed. Participants were drawn equally from the two sections in the area (see 4.6).

The research also faced some limitations. Due to the qualitative nature of the research, I limited the number of case study areas to only two because of time and the financial limitations of a PhD programme. A wider selection would have allowed for more views from local councils. Therefore, the findings of this research cannot be generalised beyond the local councils they were based on. Nonetheless, I hope that the findings can be transferrable in many instances, especially in informing government policy concerning squatter upgrading in Zambia and beyond. Another limitation concerned my inability to interview two important target groups, MOF and ADCs representing the case study settlements. I had included the MOF in the research to obtain information on funding and remittances to local councils (see Table 4.8). Since local councils received funding through the MLGH, I wanted to compare the funds MOF remitted against funds the councils received. Non-participation of MOF denied me the opportunity to establish the source of the problem of inadequate funding of local councils. Nonetheless, the councils provided adequate information regarding funding from government through financial statements, annual budgets, and council reports from which I was able to extract as much financial information as possible. The absence of ADCs had an effect on the research, mainly regarding questions on their involvement in local governance. Nevertheless, I am confident that the research covered adequately subjects on living conditions in squatter settlements, community participation and political alignments in interviews with the squatter residents. Although I interviewed residents as individuals

who represented individual views, as they understood them, they shared similar settings that influenced their views. Hence, I am confident that I captured the views of ADCs through ordinary residents. I am also confident that despite these limitations, the integrity and significance of the research have not been compromised in any way.

4.9 CHAPTER SUMMARY

This chapter has presented the methodology employed in the collection, organisation and analysis of data in this research. It started by locating the research in appropriate epistemological and ontological perspectives, which in this case is constructivism. The chapter has also explained that the type research questions informed the research approach to adopt and research methods to employ to gather data from various target groups. The research that took a case study approach relied mainly on qualitative data methods for gathering, organising and analysing data. However, the research also used quantitative data presentation methods such as tables, simple frequencies and percentages to supplement qualitative responses and analysis. By using quantitative data to support qualitative data, the research improved the reliability of the data. The chapter has also highlighted the main assumptions made, while also underlining some of the challenges faced in collecting data including inability to interview two important target groups, and initial hostility in one of the case study squatter settlements.

The next chapter examines political regimes and their influence on housing provision as it relates to the prevalence of squatter settlements in Zambia.

CHAPTER 5 POLITICAL REGIMES AND HOUSING PROVISION

5.1 INTRODUCTION

This chapter attempts to provide a historical background to the urban housing problem that has led to the prevalence of squatter settlements and hence, it discusses the relationship between political regimes and squatter settlements in Zambia. The chapter begins by tracing the origin of the urban housing problem in the colonial era, and follows it up in the independence era through to the post-independence era. Next, it discusses how the different political regimes have affected the local government and its ability to provide public housing. Finally, the chapter provides an insight into the future of local government by embracing inclusive local governance.

5.2 COLONIAL ERA: THE AGE OF RATIONED HOUSING

The colonial era, from 1889 to 1964, defined Zambia (then Northern Rhodesia) as an extractive state under extractive colonialism. The state's existence was mainly for the benefit of the coloniser who extracted its resources for development elsewhere. As Miller (2013, p. 9) explains regarding extractive colonialism, "the colonizing power established an extractive state whose purpose was to shift the resources of the colony to the coloniser often with few or no protections for the native populace against abuse by the colonial authority." Beyond extracting resources, extractive colonialism also ensured that it spent the barest minimum on goods and services for African benefit (Acemoglu & Robinson, 2012). External political dominance, economic exploitation, denial of rights, and suppression of cultural and ethnic pride also characterised extractive colonialism (Miller, 2013; Gandhi, 2008). The colonial administration used brutal military force to deal with any kind of dissent or rebellion from the locals and curtailed their freedoms by imposing repressive laws that restricted migrations, and instituted curfews in African townships (Home, 1997; Frederiksen, 2014). As Frederiksen (2014, p. 1277) observes, "the character of early British rule in Northern Rhodesia was often one of brutal subjugation, as tax defaulters saw their huts burnt, cattle seized, or wives kidnapped until taxes were paid." In essence, the political regime during the colonial era was not democratic as it was in Britain but resembled "bureaucratic authoritarianism" (Phiri, 2001, p. 228).

The economic policies during colonial rule were characterised by classical liberalism that had emerged as a political ideology in eighteenth century Europe to champion civil and political liberties (Thorsen, 2009). As such, classical liberalism emphasised minimal state involvement in the economy while allowing *laissez-faire* capitalism to

develop (Phiri, 2001). Hence, as it pursued capitalism the colonial administration concerned itself more with maximising profits more than providing social welfare for the colonised by ensuring that all activities it carried out contributed directly to profit maximisation. As Frederiksen (2014, p. 1283) explains:

Capitalism, as a dispersed organization of relations of power, became increasingly pervasive and created a series of objective demands and immanent imperatives that called for specific responses.

Therefore, in such an economic arrangement the coloniser viewed housing not as a priority development objective but a mere consumption good and hence, provided it under rationed conditions (Makasa, 2010; Home, 1997). Even when the urban population began to grow, there was no significant investment in African housing which led to a critical urban housing shortage that later spilled into the independence era (Makasa, 2010; Mutale, 2004). Therefore, to meet their housing needs the local people who could not get institutional housing began building houses in squatter settlements on the city peripheries and on white farms where they practiced *kaffir farming* (Home, 1997). Kaffir farming, a system that began in South Africa involved white farmers allowing Africans who worked on the farms to cultivate on some portions of the land and build shelters in exchange for a fixed fee (Achieng', 2012; Myers, 2005; Hansen, 1982). Although not necessarily the cause for squatting, kaffir farming seems to have legitimised the creation of unauthorised settlements that later grew into big settlements by attracting people not employed by farmers (UN-Habitat, 2003a). Ipusukilo squatter settlement is such an example (see Table 4.2).

Mining was the chief attraction for colonialism in Zambia. That was probably why colonialism was extractive. The presence of abundant minerals fuelled the coloniser's ambition for wealth extraction but proved to be a curse for the extractive state because the wealth it provided did not bring meaningful investment in activities that would have benefited the local people (Bond, 2014). To further its capitalistic ambitions, the colonial administration implemented two overarching development policies in its approach to development in Northern Rhodesia. These were industrialisation without urbanisation (IWU) and stabilisation without urbanisation (SWU) (Makasa, 2010). Both the IWU and SWU contributed in many ways to the urban housing shortage and formation of squatter settlements. These two overarching policies shaped the way the colonial administration managed African housing provision (Berrisford, 2011).

5.2.1 Industrialisation without Urbanisation: Implications for Housing

Industrialisation, which began with the creation of the mining and related industries attracted both local and foreign migrant labour. As the pace of industrialisation increased so did the inflow of migrants into the urban areas (Mutale, 2004). However, although the colonial administration relentlessly pursued industrialisation by increasing industrial activity, it was also determined to keep the number of Africans coming into urban areas to the minimum (Makasa, 2010; Rakodi, 1986b). IWU seemed to blend well with capitalism – maximising profits and minimising expenditures (Siamwiza, 1986). To consolidate this development trajectory of IWU, the coloniser passed several laws that affected housing provision in various ways (see Appendix N). The notable laws included the Employment of Natives Ordinance (ENO) of 1929 and Natives Registration Ordinance (NRO) of 1929 (Kanyenze, 2004; Njoh, 2009).

The ENO served well as a state control mechanism that regulated the employment and presence of Africans in towns (Sanyal, 1981; Mutale, 2004). As such, ENO ensured that Africans got short work contracts of up to six months after which they would return to their villages to rest before returning to work (Harris & Parnell, 2012). To further support IWU, the coloniser introduced the Natives Registration Ordinance (NRO) in 1929, which provided for registration of every African in each district (Elkins & Pedersen, 2005). Under this law, once admitted in urban areas Africans received identify cards (*chitupa*) that they carried at all times (Makasa, 2010). The NRO also required Africans to have a visitor's permit that prescribed the duration when visiting other townships. Both ENO and NRO only allowed male Africans to work in towns (Makasa, 2010; Harris & Parnell, 2012). Therefore, without women in towns these laws served as instruments of control of urbanisation that would have otherwise happened through natural population growth.

The ENO further served its control function by establishing an institutional housing policy thereby making employers responsible for housing employees but not their dependents (Siamwiza, 1986). At the same time, the law ensured that only employed Africans could access housing, and loss of that employment led to immediate eviction from the house and expulsion from the urban areas (Mutale, 2004; Siamwiza, 1986). Furthermore, ENO facilitated capitalism ensuring that employers only supplied housing to match the number of employees at any given time. Since employers dealt with transient labour, they provided sub-standard housing that suited the migratory nature of African labour (Makasa, 2010). African housing was often located in high-density

townships, and lacked basic services such as toilets, washrooms and piped water. When supplied with communal facilities, these were insufficient for Africans to share (Makasa, 2010; Tait, 1997).

The policy of IWU had tremendous implications for housing provision. Firstly, through ENO it promoted institutional housing which tied employment to housing. This meant that African migrants were compelled to return to their villages after their work contracts. In this instance, the ENO failed to motivate Africans to invest in their own housing in towns (Mutale, 2004; Makasa, 2010). By forcing Africans to return to their villages upon termination of the contracts, and restricting entry and residence into urban areas to only males who were employed the ENO arguably failed to give Africans with entrepreneurial potential the chance to settle, invest in property for business or housing and thrive in towns (Makasa, 2010). Besides, institutional housing was normally inadequate for families and hence, some Africans chose to build houses in squatter settlements (Rakodi, 1986a). Secondly, the Natives Private Estate Ordinance (NPEO) that the coloniser passed later to control squatting on private estates failed to stop the growth of squatter settlements on private farms. Hence, the coloniser introduced the Private Locations Ordinance (PLO) in 1939 to regularise the settlements on private estates with the consent of estate owners (Mutale, 2004). On the other hand, the PLO legitimatised squatter settlements.

Thirdly, ENO encouraged segregated residential housing not as a way of controlling urbanisation but as Myers (2005) observed, as a form of racial segregation in urban areas. According to Home (1997), the colonial planners then used urban space for conspicuous consumption and maintaining inequality between the whites and native Africans. Hence, they created white townships with better-serviced houses than those built for Africans in the townships called *locations* (Makasa, 2010; Home, 1997). While whites enjoyed relative comfort in spacious houses, Africans languished in squalor in single quarters and barrack-type housing (Schumaker, 1996; Shurmer-Smith, 2011). African locations were also under night curfews and daytime police patrols, while access to some places within the locations was restricted (Makasa, 2010; Schumaker, 1996). Faced with such restrictions, many Africans opted to live in squatter settlements among fellow Africans where they could be respected and enjoy relative freedom of movement (Makasa, 2010). Lastly, the ENO together with the NRO neglected to develop rural areas to which African workers would return upon termination of their labour contracts. Although both laws intended to keep unemployed African males and

women away from towns, they failed to encourage the coloniser to develop the rural areas (Gardner, 2009; 2012). Hence, after completing their labour contracts some African could not go back to villages where they would lack many services. Therefore, they built houses in squatter settlements.

5.2.2 Stabilisation without Urbanisation: Implications for Housing

The second policy of Stabilisation without Urbanisation (SWU) began in the 1930s when the colonial administration desired to stabilise labour for the mines. SWU brought about changes in the duration of labour contracts for Africans from temporary to permanent (Ochonu, 2013). Nonetheless, the colonial administration pursued labour stabilisation cautiously to curb the influx of Africans in towns (Makasa, 2010; Tait, 1997). Regardless, more Africans migrated to towns to find work but there was no corresponding housing to accommodate them (Mutale, 2004; Makasa, 2010). As Ochonu (2013) observes, labour stabilization solved the problem of labour recruitment and high labour turnover for many colonial employers but it created housing challenges for the coloniser. Existing housing was insufficient to meet the needs of African workers who came with families. Besides, remuneration for Africans was generally poor and hence, could not afford to buy or build houses from their wages (Duignan & Gann, 1975; Gardner, 2012).

Therefore, to respond to the housing shortage that labour stabilisation caused, the colonial administration introduced a new law called the Urban African Housing Ordinance (UAHO) in 1948 (Mutale, 2004). Earlier in 1947, the colonial administrators had formulated a ten-year development plan (1947-1957) for Northern Rhodesia that included the provision of more African and European housing (Baldwin, 1966; Gardner, 2012). Whereas contractors would build European housing, local governments were to provide African housing (UN-Habitat, 2003a; Baldwin, 1966). The initial budget of £13 million provided £1 million (7.7 percent) for African housing but when it was revised to £54.2 million in 1953, African housing received £6.6 million (12.1 percent) (Baldwin, 1966, pp. 195-199). According to Baldwin (1966), between 1947 and 1961, the colonial administration spent £11.7 million and £8.3 million on African housing and European housing, respectively. However, when the coloniser formed the Federation of Rhodesia and Nyasaland in 1953, resource prioritisation favoured Southern Rhodesia for building of the new federation headquarters in Salisbury (Gardner, 2012). As such, funding to local councils for African housing diminished making it difficult to provide public housing (Mutale, 2004). Inadequate public housing for Africans led to many Africans'

continued living in squatter settlements (Makasa, 2010).

On one hand, UAHO like ENO limited housing development by supporting institutional housing. Hence, it did not provide incentives for Africans to build their own houses as long as they lived in institutional houses (Mutale, 2004; Makasa, 2010). On the other hand, UAHO seemed better than ENO in many ways. Firstly, the UAHO enabled African workers to get long-term labour contracts and resident permits. It also allowed Africans them to bring their families to towns and hence, helped them maintain family ties (Simatele & Simatele, 2009). Secondly, UAHO allowed local councils to build houses in suburbs for rent to married couples and hostels for bachelors (Sanyal, 1981). As such, anyone who could afford to live in town had the opportunity to do so. Thirdly, it allowed Africans to build houses on council leased land, which also saw the beginning of African *towns* in the Copperbelt (Mutale, 2004). In Lusaka, self-employed or unemployed Africans were allowed to build houses on land outside municipal boundaries, a situation which somewhat 'legalised' the formation of squatter settlements (Tait, 1997; UN-Habitat, 2003a; Myers, 2005).

Under SWU, the colonial administration continued with employment-tied housing, a practice that as already discussed discouraged Africans investment in own housing. Moreover, the transient nature of African migratory labour did not encourage companies to invest in sufficient housing for African workers and their families (Mutale, 2004; Rakodi, 1986a; Njoh, 2007). Even when the coloniser employed more labour to stabilise labour supply for the mines, there was no corresponding investment in African housing. The result of the migratory labour system was that Africans bore the cost of spatial dislocation (Parnell & Oldfield, 2014). On the other hand, employers benefited "because workers' families were left in the rural areas to carry on with farming, which moderated their wage requirements and housing costs" (Tukor, 2014, p. 134). Because companies were dealing with transient migratory labour, it was easier to adjust their production requirements than if they employed permanent labour. Therefore, it was also easy to provide housing that also matched the kind and quantity of workers they needed at any particular time (Tukor, 2014). Consequently, African housing consisted mostly of non-durable building materials and was devoid of essential social amenities. This implies that at independence Zambia inherit both a quantitatively constrained and qualitatively challenged urban housing stock (Rakodi, 1986b).

Furthermore, like the IWU policy, SWU did not encourage rural development. As a result, more Africans also migrated into towns to find gainful employment and other

opportunities not found in rural areas (Njoh, 2007; Makasa, 2010). Other factors that fuelled mass exodus of Africans to towns included the collapse of the rural economy because of the introduction of a cash economy, poor crop yields due to infertile soils, and environmental factors such as floods and droughts (Fry, 1979; Ranger, 1980). Nonetheless, since urban housing was insufficient to meet increased housing demand from migrants, many settled in squatter settlements (Makasa, 2010; Rakodi, 1986a).

To summarise, the colonial regime preoccupied itself with maximising profit through industrial activity. As such, its development policies of industrialisation without urbanisation and stabilisation without urbanisation worked to limit African presence to its minimum in towns. Therefore, to reinforce their goal the colonial administration passed laws that did not foster an environment sufficient for decent African housing development. For instance, these laws encouraged institutional housing that did not provide an incentive for Africans to build their own houses in urban areas. The laws required Africans to return to their villages after expiration of work contracts. This practice also did not encourage Africans to invest in decent urban housing. By favouring transient labour, the laws did not encourage companies to invest in decent housing for African workers and their families. In essence, to fulfil classical liberal pursuits of maximising profits the coloniser *rationed* African housing. Consequently, inadequate investment in housing created a shortage of urban housing, which became more apparent as more Africans migrated to towns to find employment and other opportunities they did not have in rural areas. Therefore, to meet their housing needs migrants settled in squatter settlements on the town peripheries or on white farms.

5.3 INDEPENDENCE ERA: FREEDOM WITHOUT HOUSING

For purposes of this research, the independence era defines the period from October 1964 to October 1991. Zambia began under a democratic regime at independence in 1964 (Chikulo, 2009). Nonetheless, soon after independence the democracy transitioned into authoritarianism as the state abandoned capitalism to adopt socialism as its overarching ideology under the theme of humanism – man at the centre of development (Sklar, 1974; Phiri, 2001; Erdmann & Simutanyi, 2003). Arguably, like other newly independent African states, Zambia sought to correct socio-economic imbalances capitalism created colonial rule (Newman, 2005; Nyerere, 1987; Nkrumah, 1965). Socialism then seemed the best alternative as its core principle was to transfer means of production from private to state ownership. The assumption was that the state would distribute the resources equitably among society (Jalan, 2005). In 1969, the state began

nationalising several private interests including two large mining companies called Roan Consolidated Mines Limited and Nchanga Consolidated Copper Mines Limited. Later in 1982, the state amalgamated the mines to form the Zambia Consolidated Copper Mines (ZCCM) and acquired a fifty-one percent majority shareholding (Limpitlaw, 2011). Socialism also induced government into forming a single-party state after merging the state and ruling party structures to form the Party-and-Its-Government (PIG) model of government in 1972 (also see 2.3.1).

At independence, the new government ‘activated’ citizens’ freedoms including the freedom of movement and choice of where one lived (Makasa, 2010). Consequently, there was unprecedented rural-urban migration, which created an acute shortage of urban housing (Seymour, 1975). Seemingly, prior to the British exit from Northern Rhodesia the colonial administration relaxed migration rules that led to the beginning of mass migrations into urban areas. In 1963, one year before independence twenty-one percent of the population was already in urban areas. By 1969, urban population had risen to twenty-nine percent (see Table 1.1). This urban population explosion created serious consequences for social infrastructure and services including housing, health and education. In particular, housing was insufficient to satisfy all urban dwellers. Hence, many migrants settled in squatter settlements that although they began during the colonial era, grew rapidly after independence (Seymour, 1975). For example, by 1974 Lusaka alone had over thirty squatter settlements (Hansen, 1982; Seymour, 1975). Hence, the independence era has become synonymous with *freedom without housing*.

Therefore, to address the housing crisis, the government intervened through various housing programmes including conventional housing, sites-and-services schemes, and squatter upgrading (see Chapter 6). Unlike the capitalist authoritarian regime that rationed housing to curb urbanisation (see 5.2), the authoritarian socialist regime considered housing as a human right and hence, felt compelled to provide public housing as its social responsibility (GRZ, 1965a; 1966a; 1971b). Through local councils and parastatal companies, the state provided housing for rent and subsidized housing for employees, respectively (Mutale, 2004). Funding for public housing was mostly from proceeds of many state-controlled enterprises including the ZCCM (Larmer, 2011).

5.3.1 Socialist Policies and Laws, and Implications on Housing

The socialist state did not have a comprehensive housing policy for public housing provision (Makasa, 2010). However, it planned housing programmes through four

national development plans, each of which pursued a specific housing objective (Mutale, 2004; Rakodi, 1986a; Sanyal, 1981). The housing objective in the Transitional Development Plan (TDP) (1965-1966) was to meet the housing need by providing adequate housing for all citizens (GRZ, 1965a). The First National Development Plan (1NDP) that lasted between 1966 and 1970 aimed to continue providing conventional housing and encourage owner-occupied housing as a fundamental human right for all citizens (GRZ, 1966a). The state pursued the objective of meeting the housing needs of low-income households in urban areas in the Second National Development Plan (2NDP) (1972-1976) (GRZ, 1971b). The Third National Development Plan (3NDP) planned for the 1979-1989 period, sought to attain minimum shelter standards (GRZ, 1979). Government intended to continue with the 3NDP housing objective in the Fourth National Development Plan (4NDP). However, the state did not implement the 4NDP off for lack of funding (JICA, 2007).

To support the housing objectives, government amended the Town and Country Planning Act (TCPA) of 1961, and passed several new laws including the Lands Acquisition Act, Building Societies Act, National Housing Authority (NHA) Act, Housing (Statutory and Improvement Areas) Act, and Land (Conversion of Titles) Act, (see Appendix O). However, while intended to support housing provision, some of the laws stifled it. To begin with, in 1965, the state amended the existing TCPA by removing the provision for a land tribunal. In the 2NDP government stated that demolishing squatter settlements was retrogressive because it destroyed valuable properties (GRZ, 1971b). Hence, it gave local councils the mandate to formalise squatter settlements in council areas and give land titles occupancy licences to homeowners in statutory and improvement areas, respectively (UN-Habitat, 2012a; Schlyter, 1998). Having realised that the TCPA did not support squatter settlements, government introduced the Housing Act in 1974 to provide for the control and improvement of housing in sites-and-services (statutory) areas and squatter settlements (improvement areas) (GRZ, 1974). The Housing Act also played a pivotal role in the implementation of the sites-and-services, and squatter upgrading programmes in Lusaka (Tordoff, 1974). Moreover, the Housing Act signalled a turning point in government's negative attitudes towards squatter settlements (UN-Habitat, 2005a; Berrisford, 2011). Both these Acts have not helped much in housing provision per se. For instance, the TCPA maintains the high building standards inherited from Britain. These standards are too high for the Zambian environment and especially for low-income housing (Keare & Paris, 1982; World Bank, 2002a). Hence, they contribute to raising the cost of building

or purchasing houses in formal areas, which discourages many forcing them to build in squatter settlements (Drummond, et al., 2013). The Housing Act on the other hand, gives the Minister for local government too much control over the squatter legalisation and upgrading process (GRZ, 1974). Hence, local councils find it difficult to expedite the squatter upgrading without government approval.

Likewise, the new Land Acquisition Act in 1970 gave government powers to take over without compensation, tracks of land abandoned by their foreign owners (Tordoff, 1974; Hansungule, 2001). At the time, it was crucial because private owners controlled large tracks of land and hence, made it difficult for government to build infrastructure for development (GRZ, 1970). On the other hand, the Land Acquisition Act discouraged private investment in housing because landowners feared that government would compulsorily acquire their land (Roth, et al., 1995). Similarly, in the same year government passed the Building Societies Act and created the Zambia National Building Society (ZNBS) to promote homeownership through mortgage lending (Rakodi, 1986a). However, mortgage lending only favoured those who were in employment (Mutale, 2004). Low-income households who needed finance to improve their housing during the Lusaka Squatter Upgrading Project (LSUP) did not have access to mortgages (Rakodi, 1986a).

Next, overwhelmed with the demand for housing government sought to form an agency to manage and coordinate housing programmes and hence, it passed the NHA Act in 1971, which created the National Housing Authority (NHA) (GRZ, 1971a). Beginning in 1972, the NHA became responsible for organising and controlling national housing programmes (Tordoff, 1974; GRZ, 1971a). Its mandate also included advising government on matters pertaining to housing, promoting homeownership through provision of affordable housing, providing technical assistance to local councils, building, managing and maintaining housing estates, and undertaking research and development on low-cost housing (GRZ, 1971a; Makasa, 2010). However, it seems NHA focused on meeting the housing needs of higher income groups and civil servants who could afford to build their own houses more than on low-income households. As such, the state failed to motivate those who had resources to invest in housing (Makasa, 2010; Mutale, 2004). Like in the colonial era, through the NHA that provided housing for civil servants the socialist regime encouraged institutional housing which was not an incentive for occupiers to build own houses (Makasa, 2010; Seymour, 1975).

Lastly, government passed the Land (Conversion of Titles) Act in 1975 that emphasised

national patrimony over the land and land vested in the President, using land to its fullest advantage, and land not being a commodity for alienation for private gain (Hansungule, 2001; Roth, et al., 1995; GRZ, 1975). Actually, this Act limited people's access to land (Mutale, 2004). It also catalysed illegal land acquisition through illegal invasions and hence, contributed to the prevalence of squatter settlements. Seymour (1975) charges that officials of the ruling United National Independence Party (UNIP) sometimes encouraged and certainly condoned the formation of squatter settlements, whose populations provided a massive base of political support (see 2.3.4).

To summarise, it is evident that the socialist policies and laws while intended to promote public housing provision, actually stifled it in many respects. Consequently, the socialist regime failed to achieve its housing objectives, while squatter settlements that began during the colonial era continued to grow rapidly (see 5.2). Hence, even as the state 'activated' the freedoms of people and allowed them to live wherever they chose in urban areas, it did not provide a sufficient environment with adequate housing for them.

5.4 POST-INDEPENDENCE ERA: 'ENABLED' WITHOUT HOUSING

The post-independence era spanning from 1991 to date, marked the end of the socialist era and beginning of a democratic neoliberal regime under the Movement for Multi-Party Democracy (MMD) (Rakner, 2003; Chikulo, 2009). There have been many government administrations since 1991 including the Frederick Chiluba, Levy Patrick Mwanawasa, Rupiah Bwezani Banda, and Michael Chilufya Sata. The approach to housing during the post-independence era has been somewhat different from the previous two eras. Government investment in housing seems to have declined considerably especially after embracing neoliberalism since 1992 upon advice from the World Bank and International Monetary Fund (IMF) to revamp the ailing economy.

According to Harvey (2005, p. 2), neoliberalism "proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade." Believed to be reformed classical liberalism, neoliberalism follows on the ideals of its predecessor (Thorsen, 2009). For instance, it advocates for a minimalist state, is concerned about individual property rights, and favours markets as efficient allocators of means of production (Heywood, 2003). Zambia's initial encounter with neoliberalism began in the late 1980s when government made two failed attempts at Structural Adjustment Programmes (SAP) between 1987 and 1991 (Saasa, 1996; 2002).

In 1991, it re-entered SAP for the third time under supervision of the World Bank and IMF (Saasa, 1996). The country accepted SAP's austerity measures, which included removal of price controls, interest rates liberalisation, salaries and wage freezes, and reduction on social spending. Others were promotion of property rights, and privatisation of state-owned enterprises (Fraser & Lungu, 2008).

Cutting government spending on social services created adverse repercussions for service delivery (Henriot, 1997; Fraser, 2007). For example, government tremendously reduced funding to local councils for new housing. As such, as the urban population increased affordable low-income housing became scarce leading to many households living in squatter settlements (see Table 1.3). Moreover, as government pursued a liberalised economy some of its actions left local councils vulnerable and incapable of providing public housing. In 1996, government sold all council houses to sitting tenants (Makasa, 2010; Mutale, 2004). Consequently, local councils lost an assured source of revenue (Schlyter & Tran, 2005; Chikulo, 2009). They also suffered losses on the sales because government sold the houses at giveaway prices (Schlyter, 2003a; UN-Habitat, 2012a). Housing rentals constituted the largest share of revenues for nearly all councils (UN-Habitat, 2003a). Furthermore, although government pledged to create an enabling environment to encourage private investment in housing (GRZ, 1996a), it appears to have failed to do so. Despite liberalising the housing market, private sector investment in low-income housing has not been sufficient to meet the housing needs of low-income households. Hence, due to inadequate low-income housing, many urban dwellers now live in squatter settlements. Evidence shows that between two intercensal periods 1990-2000 and 2000-2010, squatter population increased by over 100 percent from 1.7 to 3.6 million (see Table 1.2). Without sufficient investment in low-income housing, squatter settlements would continue to grow.

5.4.1 Neoliberal Policies and Implications for Housing

As in the socialist regime, the government during the post-independence era has outlined several housing objectives through national development plans (GRZ, 2006a; 2011). The housing objectives include the following:

- Provide adequate affordable housing for all income groups;
- Increase the housing stock in districts for both homeownership and rental;
- Improve the living environment of unplanned urban settlements by providing municipal services in settlements;
- Provide adequate and affordable low cost housing for the urban poor; and

- Create serviced plots for individuals and the private sector to build houses.

To achieve these objectives, government pledged to create an enabling environment first by ensuring that it formulated a National Housing Policy (NHP) and provided a legal framework to support housing investment. Government formulated the NHP in response to the need to stimulate housing investment (Makasa, 2010). The goal of the NHP was to facilitate provision of affordable housing for all income groups by creating an enabling environment for housing investment (GRZ, 1996a). As such, the NHP outlined several strategies that were critical to creating an enabling environment that would stimulate investment in housing, and these included the following:

- Allocate at least 15 percent of the national annual budget to housing;
- Make serviced land available for housing development;
- Streamline the land allocation system;
- Streamlining of building standards, regulations and other controls;
- Encourage the production and use of local and affordable building materials;
- Assist the poor to acquire decent shelter;
- Foster housing areas that are sustainable and accommodating to all; and
- Prepare a national housing implementation strategy.

However, it appears government failed to implement fully the NHP. For instance, although government pledged to set aside fifteen percent of the national budget annually towards housing, it has failed to do so. Allocations to housing have been less than impressive. Even after announcing the intention to upgrade squatter settlement in the 5NDP and 6NDP as a contribution to the VISION 2030, budgetary allocations have been far less than the pledged fifteen percent (see Figure 5.1).

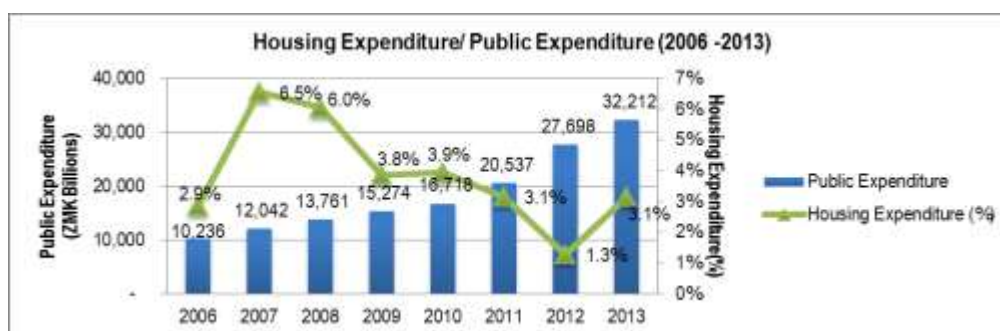


Figure 5.1: Government Allocations to Housing (2006-2013)

Compiled from National Budgets (2006-2014)

This implies that local councils do not receive adequate funding for housing, which has led to urban housing shortage. Yet, as noted already the post-independence era has had the most increase in squatter population (see 5.4). Besides, government has not

introduced any measures to assist the poor acquire decent housing. Therefore, the poor continue living in sub-standard housing in squatter settlements. Moreover, land administration has remained complex: it involves too many departments (see Appendix P). Furthermore, some local councils charge exorbitantly for application fees and services charges (see Table 5.1 and Table 5.2). Hence, land access for the poor remains difficult and expensive. Those who could afford to pay for land prefer to acquire it through the illegal land market in squatter settlements (Hansungule, 2001).

Table 5.1: Land Acquisition costs (in Zambian Kwacha) in Chipata District 2013

Plot Type	Area (M ²)	Application fees	Service Charges	Survey fees	Titling charges	Total Cost	Total Cost (US\$)
Low-cost	600	250	3,060	1,000	150	4,460	892
Medium-cost	1,350	250	4,060	1,000	150	5,460	1,092
High-cost	2,700	250	6,060	1,000	150	7,460	1,492

Source: Chipata Municipal Council (2013) (US\$1.00 equals K5.00)

Table 5.2: Land Acquisition costs (in Zambian Kwacha) in Kitwe District 2013

Plot Type	Area (M ²)	Application fees	Service Charges	Survey fees	Titling charges	Total Cost	Total Cost (US\$)
Low-cost	240-375	350	3,000	350	150	3,850	716
Medium-cost	504-600	350	8,000	500	150	9,900	1,980
High-cost	1,400-2,400	500	16,000	600	150	17,100	3,420

Source: Kitwe City Council (2013) (US\$1.00 equals K5.00)

There has been no effort to date to streamline the building standards that many analysts observed were too high especially for low-income housing (see 5.3.1). Drummond et al (2013) note that building standards are quite high and add to the high cost of building especially for low-income households. Moreover, high building standards force people to build houses in squatter settlements where such standards do not apply (GRZ, 1974) and hence, the prevalence of squatter settlements. Similarly, consistent with the objective of empowering citizens by assisting the poor to acquire decent shelter, government introduced a homeownership policy and sold all public housing to sitting tenants (GRZ, 1996c). Although the homeownership policy was a good idea for promoting homeownership especially among the urban poor, the sale of council housing robbed councils of significant revenue (see 5.4). In fact, government did not consult local councils on the policy, an action that clearly acts against democratic governance principles (World Bank, 2002a). Clearly, the NHP has failed to implement several of its outlined strategies for creating an enabling environment for housing investment. The likely reason for this failure is lack of an implementation plan that was in fact, one of government's strategies to creating an enabling environment. Hence, there is no

benchmark to compare performance against targets. Similarly, during the post-independence era, government has formulated many other policies and laws that have diminished the fiscal position of local councils, resulting in diminished capacity to provide housing (see Appendix Q).

Regarding the provision of an effective legal framework to support the creation of an enabling environment for housing investment, government amended some existing laws and created new ones. The most notable ones include the Lands Act, Employment Act, and the Town and Country Planning Act (TCPA) (see Appendix R). However, it appears that some laws have contributed more to the urban housing shortage than stimulate investment in housing. To begin with, the Lands Act of 1995 that repealed many other land laws¹⁴ liberalised the land market and set a land development fund to promote land acquisition and housing development by local councils (GRZ, 1995; Roth, et al., 1995). It also provides for transfer of land from the state to local councils and government ministries, and customary land to leasehold (UN-Habitat, 2012a). Yet, the Lands Act still vests all land in the President as custodian on behalf of the people (Hansungule, 2001). The implications of the Lands Act on housing are that although government has now liberalised the land market and enabled citizens to have access to land, it has also attracted unprecedented interest in land ownership. Those who are able to pay the prices asked by local councils are able to acquire as much land as they can and hold it until they can sell it for large profits on the land market when prices are high. Land speculation has become so rampant that it has led to artificial land shortages (Roth, et al., 1995). The new Lands Act places ‘value’ on land so that local councils impose exorbitant land charges (see Table 5.1 and Table 5.2) Consequently, access to land has become increasingly difficult for the poor who cannot pay the high application fees and services charges local councils demand (Hansungule, 2001). As such, they seek cheap land sold on the black land market supported by illegal land invasions and subdivisions has emerged (UN-Habitat, 2005a; Hansen & Vaa, 2004).

Likewise, an amendment to the Employment Act in 1997 ended employment-tied housing initiated in the colonial era (see 5.2) and carried on during the independence era (see 5.3). Therefore, employers no longer have an obligation to house their employees

¹⁴ Others were the Zambia (State Land and Reserves) Orders 1928-1964, Zambia (Trust Land) Orders 1947-1964, Zambia (Gwembe District) Orders, 1959-1964, and Western Province (Land Miscellaneous Provisions) Act of 1970.

(GRZ, 1997a). Instead, employers can pay employees a housing allowance in lieu of housing calculated at least thirty percent of the employee's basic pay (JCTR, 2006; GRZ, 1997a). Employers could also give employees housing loans or advance towards the purchase or construction of a house, and guarantee facility for a mortgage (GRZ, 1997a; Schlyter, 1998; Mutale, 2004). Nevertheless, it seems that many employers have exploited the Employment Act to their own advantage by promoting casual employment to avoid paying housing allowances and other obligations to employees (Bodibe, 2006). As Bodibe (2006) and Petrauskis (2006) observe, there has been a rise in labour casualization since the beginning of the post-independence era, which has reduced employees' bargaining power for better service conditions including salaries and wages. Although government determines the minimum wages and conditions of employment, many employers do not abide by them (GRZ, 1994). Therefore, being on casual employment many employees are at risk of employment at any time and sometimes without benefits. Furthermore, often employers fail to pay sufficient housing allowances to employees or provide them with loan or mortgage guarantees to enable them to access housing finance (JCTR, 2006; Petrauskis, 2006). As such, the Employment Act has not eased the problem of access to housing by the poor.

Lastly, government amended the TCPA in 1997 to provide for establishing a land tribunal (GRZ, 1997b). However, the land tribunal does not have jurisdiction over customary land and thus, cannot help those who live in peripheral areas, most of whom are poor and disadvantaged (UN-Habitat, 2012a). Furthermore, the TCPA failed to address the obvious conflict it has with the Housing Act regarding handling of squatter settlements in urban areas (see 5.3). The TCPA provides a framework for spatial planning, granting of planning permission and control of development in urban areas. Hence, all structures built without planning permission are to be demolished (GRZ, 1997b). Some analysts have called on government to realign the TCPA to make it responsive to challenges of urbanisation, and diversities in socio-economic and political developments (Rakodi, 1986a; Njoh, 2009; Berrisford, 2011).

To summarise, it is obvious that the democratic regimes during the post-independence era have not improved the urban housing situation. Failure to create an enabling environment for housing investment has contributed to the housing shortage, as local councils do not receive funding for new public housing development. Moreover, the legal framework appears to work against housing provision by creating many difficulties for the poor to access land, and finance for investment in housing.

Furthermore, various policies that government has implemented have acted together to undermine the fiscal position of local councils and hence, diminished their capacity to provide public housing to meet the needs of the urban poor. Consequently, many people continue living in squatter settlements. Clearly, the state has failed to deliver on all of the post-independence housing objectives. Theoretically, government ‘enabled’ and empowered citizens, but practically it has failed to transform rhetoric into action.

5.5 POLITICAL REGIMES AND LOCAL GOVERNMENT

This section discusses the impact that political regimes have had on local government. However, it focuses on the post-colonial period, which includes the independence and post-independence eras discussing the evolution of, and politics in local government, central-local relations, and funding of local governments.

5.5.1 Evolution of Local Government

Until 1996, when government amended the Constitution to provide for a local government system based on “democratically elected councils on the basis of universal adult suffrage” the local government system was based on a national law (GRZ, 1996b, p. 51). Local government has evolved over two main periods, the colonial and post-colonial periods. The research further divides the post-colonial local government over three main periods, 1965-1980, 1980-1991, and 1991- to date (see Appendix S). Colonial local government appears to have been a reflection of the British local system with different levels of government (Rotberg, 1965). Mukwena (2001, p. 4) describes it as “a diffuse collection of government departments enjoying a large measure of autonomy and only loosely controlled by any central, coordinating body, whether bureaucratic or political.” Nonetheless, for administrative purposes, the colonial administration divided Northern Rhodesia into eight provinces and further subdivided provinces into districts (Bond, 2014). Districts had two levels of administration namely management boards in towns, and native authorities in rural areas. Each province had a provincial commissioner who had power to appoint directly or to advise the central authorities on the appointment of members of various boards and authorities. For example, under the Native Authorities Ordinance, he could appoint any African to be the “native authority” for an area for a predetermined period (Mukwena, 2001). Native Authorities, which the colonial administration created for administrative and taxation purposes were organised around chiefdoms as these existed before colonial rule (Gardner, 2012). The chiefs then became the appointed ‘native authorities’ and were paid a small salary for facilitating colonial indirect rule (Bond, 2014). Later in the late

1930s, the colonial administration introduced native treasuries where Native Authorities retained a portion of the taxes they collected for development purposes in their areas (Schumaker, 1996). The Native Authority was responsible to a district commissioner who attended meetings of the native authorities in his jurisdiction in an advisory and consultative capacity (Mukwena, 2001).

However, as Gardner (2012) notes, local government was generally weak because it depended on the central government for leadership and financial resources. As such, there was no meaningful investment in infrastructure including housing. Besides, the colonial administration wanted to limit African presence in towns and hence, did not invest much in African housing (see 5.2). Although the colonial administration wanted Africans to return to and remain in villages, it did not develop rural areas in particular and Northern Rhodesia in general compared to Southern Rhodesia (see 5.2.1). As Mick Bond (2014) explained, Southern Rhodesia seemed favoured over its northern partners because it had the majority of Europeans for whom the colonial administrations desired to provide infrastructure and services. Consequently, because of inadequate funding to local governments for African housing development, they were unable to meet the Africans housing demand (see 5.2.2).

Between 1965 and 1980, the socialist regime formulated the Local Government (LG) Act of 1965 based on the British system and suitable for a multiparty system of government that the country embraced at independence (Mukwena & Lolojih, 2002). This Act also replaced the colonial Municipal and Township Ordinances (see 5.2). The LG Act provided for three types of local councils namely municipal, township and rural councils. The local councils were further divided into wards, each with an elected councillor to serve for a three-year term. The LG Act empowered the President to confer the title of 'city' on a municipal council, and the Minister of Local Government to appoint three to five persons as councillors for each council depending on the level of the council. Each municipal [and city] council had an elected mayor and deputy mayor, while township and rural councils had chairpersons and vice chairs (GRZ, 1965b). Town Clerks (for city and municipal councils) and Council Secretaries (for townships and rural councils) constituted the executive wings of the councils while the elected and appointed councillors constituted the legislative wing of councils (Mukwena & Lolojih, 2002). In this phase, local councils had wide-ranging powers in their areas. They also had extensive resources that enabled them to provide quality services. Moreover, grants to local councils were based on a pre-determined formula (Mukwena & Lolojih, 2002).

Between 1980 and 1991, government repealed the 1965 LG Act and replaced it with the Local Administration Act of 1980 that provided for merging the PIG (see 5.3) and council structures, and created only one type of council called district council (World Bank, 2002a). While the Local Administration Act's main theme was decentralisation, it appears that 'wrong' structures were decentralised rather than local councils. Instead, as Greenwood and Howell (1980, p. 176) observed, "The policy of decentralisation has been directed towards strengthening provincial and district administration, inevitably at the expense of local government." Furthermore, contrary to the objective of fostering effective integration of primary organs of the local administration there was no real integration of PIG and council structures (Gertzel, et al., 1984). As Chikulo (2002a) observes, although there was integration of all power structures at the local level, there was no fiscal integration in the new system because government funded the district PIG and councils separately with the former receiving more funding than the latter (Mukwena & Lolojih, 2002). Besides, there was heavy politicisation of local governance (Gertzel, et al., 1984). Local councils no longer had elected leadership as they were led by politically appointed district governors, and secretaries (World Bank, 2002a). Therefore, the new council composition now comprised a district governor as chairperson, district political secretary, two district trustees, chairpersons of ward committees, all parliamentarians in the district, and a representative from the Non-Governmental Organisations (NGOs) in the district (Mukwena & Lolojih, 2002; Gertzel, et al., 1984).

Next, some of the policies that government implemented undermined local councils so that their capacity to provide housing diminished. In the first place, the extension of the PIG into local councils introduced clientelism that created various problems (Tordoff, 1980; Larmer, 2011). For example, land acquisition seemed to favour UNIP cadres more than others (Baylies & Szeftel, 1992). Moreover, it seemed that most of the times only UNIP members and 'sympathizers' benefitted from state-provided housing (Mutale, 2004). As Baylies and Szeftel (1992, p. 78) observed, "Development policy became a hostage to the distribution of spoils." Consequently, those who could not access housing or land built houses in squatter settlements and hence, the prevalence of squatter settlements (Makasa, 2010; Mutale, 2004). Furthermore, the PIG began controlling all investment decisions for councils and had the power to approve or veto any council decisions (World Bank, 2002a; Mukwena, 2002). As Tordoff (1980) and Bratton (1980) observed, the state systematically eliminated a decentralised local government system it inherited from the colonial administration. Local councils ceased

being the closest link to the people at the local level (World Bank, 2002a). Through these actions, government undermined the capacity of local councils to manage land administration and provide public housing. The state also engaged in other acts that set in motion the economic downfall of local councils such as withdrawing housing grants and forcing councils to invest in unprofitable commercial venture (see Appendix Q).

The third phase, which is the current phase begun in 1991. The post-independence democratic regime introduced the LG Act of 1991 that repealed the Local Administration Act (GRZ, 1991). The LG Act also provided for a dual district administrative system that involved on the one hand, the field administration of central government representing line ministries represented at district level and on the other hand, the local councils (Chikulo, 2014). It also defined three types of local councils including district, municipal and city councils as autonomous entities (GRZ, 1991). Furthermore, through the Local Government Elections Act of 1992, councils began having elected councils with elected Mayor/ Council Chairperson as heads of city and municipal, and district councils, respectively, while the Town Clerks/ Council Secretaries were executive heads of the of a city and municipal, and district councils, respectively (Chikulo, 2014). Later, the state amended the Constitution to provide for a local government system (GRZ, 1996b). However, the Constitution neglected to define the purpose and functions of local councils leaving them at the mercy of an Act of Parliament that government could change any time to suit a given political situation (MCRC, 2005; GRZ, 1996b).

The current composition of the local government system includes the parent ministry, the Ministry of Local Government and Housing (MLGH), and the local councils. The MLGH oversees and supervises councils through the Provincial Local Government Office (PLGO) that conveys ministerial policy directives and instructions to councils for execution (GRZ, 1991). The PLGO also provides the necessary technical support to councils regularly. It also collects and analyses information or reports from councils regularly or on demand by the Ministry, and submits such information or reports to the MLGH (CLGF, 2013). Yet, PLGOs have proved ineffective as supervisors because they are inadequately staffed (Mukwena, 2002). The MLGH also ensures that it distributes financial resources to councils for the performance of assigned functions (GRZ, 1991).

Local councils, on the other hand, are agencies of central government whose main roles are service delivery, and local governance (World Bank, 2002a). They provide a range of prescribed services including water and sanitation, health services, fire services, road

services, municipal police services, primary education, and agricultural. Their service delivery is supported by the LG Act (GRZ, 1991; Mukwena & Lolojih, 2002), and other legislation including the Public Health Act (PHA), Housing Act (GRZ, 1974), TCPA, (GRZ, 1997b), and Lands Act (GRZ, 1995). The Local Government Elections Act provides guidance for the mandate of fostering local democracy (GRZ, 1992; CLGF, 2013). Nevertheless, other agencies that operate within the local government system include the National Housing Authority (NHA) (see 5.3.1) and Local Government Association of Zambia (LGAZ). The NHA appears inconspicuous to local government as it operates autonomously with direct links to central government. LGAZ on the other hand, is a voluntary membership organisation without constitutional status but still an important organisation in its representation of local councils (CLGF, 2013).

The impact of the authoritarian socialist regime on local governments mainly emanated from government's decision to merge the PIG and the councils. To consolidate socialism government engaged in actions that undermined the autonomy of local councils in terms of decision making (see 5.3.1). Additionally, government undertook several actions that affected negatively the fiscal position of local councils (see 5.3.1 and Appendix Q). Consequently, councils began failing to provide quality services including housing (Mukwena, 2002; Lolojih, 2008). Apparently, democratic regimes during the post-independence era have engaged in more actions that have affected local councils than the socialist regime did in the first two phases of local government (see Appendix Q). These actions have undermined local councils and rendered them incapable of providing quality services and meeting their fiscal obligations such as salaries and wages (Chikulo, 2014).

5.5.2 Politics in Local Government

The post-colonial local government system has witnessed instances of devolution and recentralisation throughout its evolution (World Bank, 2002a). During the period 1965-80, councils enjoyed relative autonomy and made their own fiscal decisions regarding investments and the like (see 5.5.1). However, after merging the district PIG and councils the socialist regime centralised and politicised local councils (Lolojih, 2008). The post-independence attempt at decentralisation seems not to be working despite creating local councils as autonomous entities (see 5.5.1). In fact, between 1991 and 2004 government engaged in actions that not only indicated that councils were not autonomous but also deprived them of lucrative revenue sources (see Appendix Q). Despite launching the Decentralisation Policy in 2004 and formulating its

implementation plan in 2009 (GRZ, 2009b; CLGF, 2013), government has not implemented decentralisation fully. Local councils still lack fiscal autonomy while the state continues with its destabilising acts.

It appears that politics have played a major part in shaping local government – each government administration usually has its own policies relating to local government (Rakner, 2003). Local government politics are at two levels, local and national. At the local level there are, elected councillors. These represent and operate within the expectations of their respective sponsoring political parties (Copus, 2004, p. 1). For this reason, councillors’ allegiance is more to their parties than to the electorates. Then there are Parliamentarians¹⁵ whom the LG Act defines as councillors too (GRZ, 1991). These bring a strong presence of national politics and tend to dominate deliberations in local councils as they ensure to meet their party aspirations. However, their continued presence in councils has created tension between them, elected councillors and council managers (Mukwena & Lolojih, 2002). Hence, these factors - councillors being more accountable to their parties than to electorates, and presence of Parliamentarians in councils, explain why local politics are a replica of national politics (Copus, 2004).

Politics determines the distribution and bargaining of power between different levels of government. Therefore, at the national level politics hinges on the balance of power between central and local governments. The balance of power matters because “improving the lives of local people and local communities matters, and because where the balance of power between central and local government lies, there lies the responsibility and accountability for the delivery of those improvements” (CLGC, 2009, p. 5). Moreover, it matters because the country needs a strong democracy based on participatory local governance. By virtue of their creation as autonomous entities with various powers and authority to make decisions, councils should have strong bargaining powers with government (see 5.5.1). As the LG Act stipulates in Section 6:

Every council shall be a body corporate with perpetual succession and a common seal, capable of suing and of being sued in its corporate name, and with power, subject to the provisions of this Act and of any other written law, to do all such other acts and things as a body corporate may do by law and as are necessary for, or incidental to the carrying out of its functions and powers as set out in this Act.

This provision establishes councils as autonomous entities capable of suing and being

¹⁵ These are Members of Parliament elected to the national Assembly to represent electorates in constituencies.

sued in their own cognisance and hence, should have significant negotiating powers in terms of how government treats them. Moreover, Section 61 of the LG Act gives councils immense powers including the power to discharge various functions categorised broadly as general administration, agricultural services, community development, provision of public amenities, provision of education, provision of public health facilities, and sanitation and drainage services. Councils also have powers to:

- Prepare and adopt annual estimates (Section 39);
- Make investments (Section 44);
- Borrow money (Section 47);
- Enter into contracts (outsourcing services) (Section 63);
- Make standing orders (Section 64);
- Make by-laws and impose fees, levies and charges (Section 69, 70 and 76);
- Hire and fire own staff (Section 90); and
- Institute legal proceedings (Section 112)

However, the same LG Act diminishes councils' autonomy through provisions that give the state absolute power over local councils. Most of the powers mentioned above are subject to ministerial regulation and approval (GRZ, 1991). For example, the LG Act stipulates in Section 22(1), that local councils should hold ordinary and special meetings on dates and venues they choose but it qualifies that with a proviso:

[If] the first ordinary meeting of a council newly established under this Act shall be held at such place, on such day and at such time as the Minister may appoint.

Moreover, the LG Act mandates local councils to manage their own staff affairs based on their capacity (GRZ, 1991). However, under a new administration government created the Local Government Service Commission (LGSC), which now handles staff recruitment matters of councils (GRZ, 2010; UN-Habitat, 2012b). Furthermore, the LG Act allows councils to apply for loans from government but approval of such loans depends on the Minister who determines what to give out (Section 45). Besides, councils have the power to borrow and invest but the Act prohibits them from foreign borrowing or receiving grants from foreign organisations (Section 47). Additionally, the LG Act gives the Minister power to suspend or dissolve councils whenever he deems it fit (Section 88), and this diminishes their autonomy.

The fact that central government enjoys the monopoly of coercive power diminishes further the bargaining powers of local councils. Coercive power here refers to the ability of government to use its authority or power to threaten, suppress freedoms and mete out

legal punishment to force institutions into doing what it dictates (French & Raven, 1959). Coercive power as far as councils are concerned, involves punishments and rewards. As such, some of the councils often align themselves to ruling political parties to receive rewards (World Bank, 2002a). Government often punishes local councils that do not support the ruling party (see 2.3.3). As observed already, political patronage plays a role in how the centre relates to the local (see 2.3.4). Furthermore, with coercive power government controls and appropriates revenue sources that are critical to local councils' fiscal stability (World Bank, 2002a; Leiderer, et al., 2012). As noted already, the post-independence regimes have engaged in actions that have caused councils to lose major revenue sources, and hence weakened their fiscal position (see 5.5.1).

5.5.3 Central-Local Relations

Central-local relations in Zambia are generally characterised by tension, suspicion and central dominance that undermine the councils' autonomy and legitimacy and hence, reduce their responsiveness to the citizens at the local level (Chikulo, 2014). It is partly the reason decentralisation has failed to take off despite several attempts to decentralise (Mukwena, 2002). Central-local relations exhibit an imbalance of power between the centre and councils. As observed earlier, while the LG Act gives local councils vast powers, it also gives central government absolute powers over councils (see 5.5.2). Hence, since the 1970s government has exercised its supreme power and authority to engage in actions that have systematically weakened local councils (see Appendix Q). Since the balance of power in the central-local nexus leans more to the centre than to the local, it limits the councils' access to the centre. Unfortunately, there is no local government regulatory body to intervene in the plight of local councils. Although local councils could seek intervention through LGAZ, but as earlier noted LGAZ is not a constitutional body and thus, has no real influence on government (see 5.5.1). For instance, at its annual conference in 2013, LGAZ (2013) implored government to allow local councils "to determine, as far as possible their own internal administrative structures, to adapt them to local needs and to ensure sustainable and effective management." LGAZ also raised the issue regarding funding for salaries of officers employed by the LGSC. According to the LG (Amendment) Act No. 12 of 2010, central government was to meet the wage bill. However, it appears that government had abrogated the Act's proviso and as such, the LGAZ (2013) was:

Surprised at the shift of policy by government to give a salary grant to local authorities to meet the wage bill for officers falling under the Local Government Service Commission... We are informed that the extent of government support will only be to

District Councils, which will receive 100% of their salary bill. This decision has budgetary implications since all local authorities' budgets were prepared and balanced on the understanding that government shall give a full grant as provided under the law.

Furthermore, central-local relations tend to be clientelistic. To advance their political existence, government administrations often make policies that favour their clients above the interests of others (see 2.3.4). For instance, while local councils strove to end street vending, the Chiluba administration created a vendors' desk at State House in 1993 and ordered councils not to 'victimise' vendors (Hansen, 2010). At the time, vendors were among the MMD's biggest supporters (see 2.3.1). However, this action legitimised and institutionalised street vending, which councils have since failed to eliminate (Nchito, 2011). Similarly, the state exhibits patronage in the administration of grants to local councils. Some analysts have observed that government seems to favour local councils where it has the majority control and penalises opposition-led councils (Resnick, 2010; 2014; Rakodi, 2003). For instance, government fails to release Constituency Development Funds (CDF) on time while in some cases it does not to release the funds at all to some of the opposition-led councils (National Assembly, 2013; Leiderer, et al., 2012).

It seems the way the state relates to local councils has to do with the very existence of the local government system. The Constitution has failed to define local government and hence, left its interpretation to an Act of Parliament that the ruling elite could change anytime to suit its political aspirations (see 5.5.1). Besides, it appears that the state does not respect the LG Act. When asked if the LG Act provided adequately for operations of local councils, one senior council officer explained as follows:

The Act provides adequately for the operations of local councils. In terms of functions, it is still valid. However, the challenge is for government to respect the Act...government seems intent on abrogating the Act.

Nonetheless, although central government appears to wield all the power in the central-local relations, it has made some strides towards decentralising local governance. To allow for wider participation in local governance government formed the Provincial Development Coordinating Committee (PDCC), District Development Coordinating Committee (DDCC), and Area Development Committee (ADC) structures at the provincial, district and sub-district levels, respectively (Chikulo, 2014). PDCC, which is chaired by a Provincial Permanent Secretary, draws its membership from provincial heads of government ministries, and local council heads (UCLG, 2006). Its main responsibility is to coordinate the planning and implementation of development

activities in the province (World Bank, 2002a; 2014). DDCC on the other hand, co-chaired by a local council head and a District Commissioner comprises senior council managers, ward councillors, district government departmental heads, and representatives from civil society and private sector (CLGF, 2013). Its main role is to coordinate development in the district, and prepares development plans for submission to the district council (Chikulo, 2014). However, DDCC appears more depictive than effective. Like the councils, it cannot query government over development issues. Besides many of its members represent government and are responsible to government. As Chikulo (2002a, p. 104) points out:

The majority of the members [DDCC] are bureaucrats representing central government departments, and are answerable to their parent ministry, not the local authority... Thus they remain primarily responsible to their ministerial chain of command. The DDCC is thus rendered ineffective because it has no legal authority to back up its operations, and the council has no control over its operations.

ADCs whose membership is elected through a popular vote system from wards were formed based on the Registration and Development of Villages Act (CLGF, 2013). Councillors are ex-officios of ADC committees (UCLG, 2006). The functions of ADCs are three-fold (Chikulo, 2014; GRZ, 2009b):

- To allow residents involvement in project formulation and management;
- To facilitate generation of timely, reliable and accurate data for service delivery planning; and
- To provide an avenue for communities to monitor the performance of councils and make them accountable to local residents in the execution of agreed annual investment plans.

The relationship between local and central governments is that of principal-agent (see 2.3.1). Central government has delegated sixty-three functions to local councils for which it is to provide funding for through special and general grants (GRZ, 1991). In principle, government has also granted local councils legal authority to exercise their powers as they perform their service delivery and local democracy functions. In practice, the LG Act that has granted councils autonomy has also limited such autonomy by subjecting all council decisions to government approval (see 5.5.2). However, the issue of the autonomy of local councils does not seem to have consensus. Dollery and Wallis (2001) note that since the state create councils, it controls even their actions. Therefore, such local councils cannot be fully autonomous because they need regulation (Berman, 2003). However, although Miller (2002) also observes that granting local councils full autonomy might create conflict between local and national interests,

he points out that they should have autonomy to manage affairs designated as local.

5.5.4 Funding Local Governments

Funding of councils has deteriorated since the independence era. In 1991, government devolved several functions to local councils (see 5.5.3). However, there appears to be very little fiscal decentralisation to enable councils to perform those functions (Chikulo, 2014). Government continues giving councils many mandates in addition to existing assignments, and yet, there is no corresponding funding for the mandates (Lolojih, 2008; Erdmann & Simutanyi, 2003). Revenue for local councils in Zambia comes from two main sources, central transfers and local revenue (UCLG, 2006; CLGF, 2005b). Section 45 (3) of the LG Act stipulates that central government shall make general and specific grants to local authorities for water and sanitation, health services, fire services, road services, municipal police services, primary education, and agricultural services (GRZ, 1991; Leiderer, et al., 2012). However, central transfers tend to be insufficient in relation to total public expenditure, and the functions that councils have to perform (UCLG, 2006; Erdmann & Simutanyi, 2003). In 2003, central transfers made up only three percent of total revenues for local councils (CLGF, 2005b; Fjeldstad & Heggstad, 2012). According to Chikulo (2014), government transfers to councils between 2002 and 2006 were only one percent of the total public expenditure. Clearly, over the years transfers have not improved beyond one percent (see Figure 5.2).

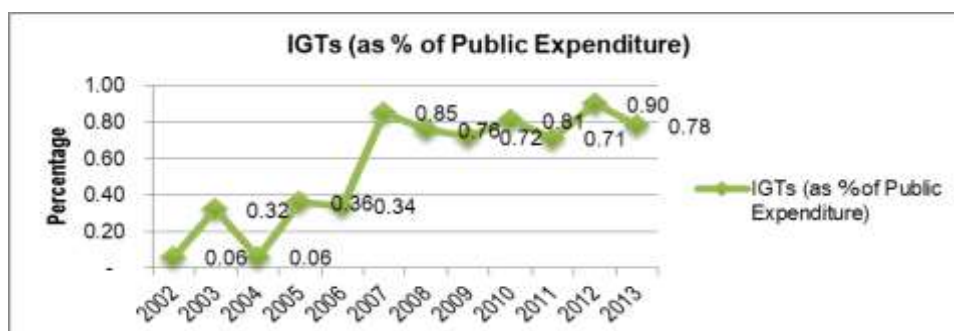


Figure 5.2: Government Transfers as Percentage of Public Expenditure

Source: UN-Habitat (2012b, p. 22)

It is not surprising that central transfers to local councils have not improved because the state has made it abundantly clear on occasions, that it expects councils to use their own ingenuity to raise revenues. Late President Mwanawasa¹⁶ acknowledged the need to

¹⁶President Levy Patrick Mwanawasa's Speech at the 47th Annual Conference of the Local Government Association of Zambia (LGAZ) held in Kasama on 21-22 July 2003

support councils but also told them not to expect too much as the quote below shows:

My administration is cognisant of the need for the active participation of the local government authorities in our development process and is, therefore anxious to capacitate them to levels where they can meaningfully compliment the central government in its continued efforts towards enhancing the livelihood of our people. It is in this light that my administration intends to uplift the delivery capacities of local authorities... local authorities should however, not be under the illusion that central government will finance all their operations... We, therefore, expect that councils will use their ingenuity to raise revenue.

This statement gives an insight into government's erratic funding of councils. Compared to other African countries, Zambia has the least central transfers to councils (see Figure 2.2). Furthermore, there is no predefined sharing system for grants or even a provision for councils to compel central government to give them grants (CLGF, 2005b; 2013). Local councils do not know how much they would receive as grants. As UNDP (2012, p. 30) observes, "The current national support to councils is inadequate and is not based on a scientifically approved criterion." Local revenue on the other hand, consists mainly of property tax, fees and charges, and sundry receipts (KCC, 2012; Leiderer, et al., 2012). Central government has taken over many broad taxes leaving only local taxes (World Bank, 2002a). Although local taxes are important sources of revenue, they tend to be narrow in scope and often difficult to handle (Bahl & Bird, 2008; Bird & Slack, 2014). As for non-tax revenues such as user charges, rents, and fees, these tend to be limited in scope and revenue-generating capacity (Mukwena & Lolojih, 2002). Moreover, local councils do not have much freedom in handling local revenue sources because of government controls (CLGF, 2005b).

To sum up, there is overwhelming evidence that the political regimes from the colonial through to the independence eras have weakened local government and brought it to 'its knees'. Local councils lack autonomy to make decisions regarding their management. Clientelism seems to affect not only how government relates with local councils but also how it funds them. This has led to some analysts to conclude, "At present, local government is not only dysfunctional in its set up but is in many respects derelict" (Erdmann & Simutanyi, 2003, p. 47). Nonetheless, local government remains important in its roles of service delivery and fostering local democracy. To continue being relevant, it has to be all-inclusive and look outward. Therefore, the next section looks at the future of local government in Zambia.

5.6 FUTURE OF LOCAL GOVERNMENT IN ZAMBIA

Despite the challenges local government faces in Zambia, it still has an important role to

play in service delivery and local democracy. Therefore, to continue serving its purpose, local government has to find alternative ways of funding and delivering local services. As discussed in Chapter 2, local governments in different parts of the world are turning to alternative modes of delivering services. For example, they are collaborating with the private sector, Non-Governmental Organisations (NGOs), and Community-Based Organisations (CBOs) (see 2.4). Hence, local government assumes an all-inclusive position of 'local governance' - transfer of power away from elected local councils towards other organisations (Kearns, 1995). Local governance is a broader concept and is defined as the formulation and execution of collective action at the local level. It has been established that there is a critical urban housing shortage, and that government who has been the main provider of public housing can no longer provide it mostly due to lack of funding. Therefore, there is a need to involve other actors who could help provide services aimed at improving the living conditions of squatter residents. This section therefore identifies actors as NGOs, CBOs and private sector that councils could collaborate with given that they have powers to enter into contracts (see 5.5.2).

5.6.1 Non-Governmental Organisations

An NGO is an association formed from within civil society, which brings together individuals who share some common purpose (Munck, 2012). In Zambia, NGOs are:

Private voluntary groupings of individuals or associations, whether corporate or unincorporated, not established or operated for profit, partisan politics or any commercial purposes, and who or which have organised themselves for the promotion of civic education, advocacy, human rights, social welfare, development, charity, research or other activity or programme for the benefit or interest of the public, through resources mobilised from sources within or outside Zambia. (GRZ, 2009a)

Although the definition of NGOs seems broad, it does not apply to churches, clubs, political parties, professional groups or organisations, trade unions and religious organisations (GRZ, 2009a). Consequently, civil society argues that the NGO Act is more divisive than unifying (CIVICUS, 2013; Diakonia, 2013). Most of the NGOs interviewed for the research seemed to think it was wrong to exclude organisations such as churches and other faith-based bodies from the definition of NGO (see Figure 5.3).

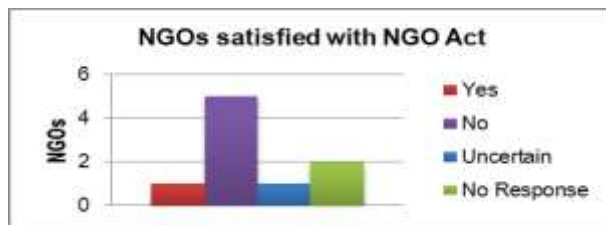


Figure 5.3: NGOs satisfied with the NGO Act

A respondent from one of the NGOs seemed very dissatisfied with the NGO Act as the following quote shows:

It was a wrong idea to exclude the churches and faith-based organisations from the definition of a non-governmental organisation. In addition, registration under the new Act has become a political issue whereby if you are not in tandem with the government, the Minister of Community Development will not issue you with a practicing licence and may deregister you anytime they want to. This situation creates insecurity in NGOs and breeds corruption, which as civil society are determined to fight. (NGO3, Chipata)

Some NGOs expressed ignorance why the NGO Act excluded churches and faith-based organisations among others from the local definition of NGO, as another NGO responded as follows:

I do not understand the real reason for their exclusion from the NGO definition. (NGO1, Kitwe, 5 yrs)

Until 2009 when Parliament enacted the NGO Act, the Societies Act of 1958 regulated the operations of NGOs in the country. NGOs also registered with respective public departments including local councils. Now that an NGO Act exists, it requires all NGOs to register with the ministry responsible for community development (GRZ, 2009a). Apart from being divisive, civil society argues that the NGO Act gives government too many powers, including deciding which NGOs to register. NGOs argue that such provisions expose the Act to abuse by those in authority (Diakonia, 2013). As such, they have suggested repealing the NGO Act and enacting one that would represent the interests of all concerned. Some of the NGOs interviewed also felt strongly about the NGO Act and suggested amending it, as the following excerpt from one NGO shows:

Sections that give absolute power to government in the affairs of NGO operations must be changed to balance power in the Act. (NGO2, Chipata, 44yrs)

Another NGO explained that the NGO Act did not foster a good working environment for NGOs, as the following quote appears to show:

The NGO Act remains a bad law as it weakens the independence of the civil society in the country.

Nevertheless, NGOs are still important especially since they have stepped in to fill the gap left by the retreating state in the neo-liberal revolution (Munck, 2012; UNDP,

1997). As Willis (2005, p. 98) points out, NGOs have been “the answer to the perceived limitations of the state or the market in facilitating development – a panacea for development problems.” NGOs also play a very important role in human settlements (Turner, 1988). In Zambia, NGOs have been active in improving human settlements. For instance, the Human Settlement of Zambia formerly called the American Friends Service Committee of Zambia (AFSC) was involved in the squatter upgrading programme in the 1970s (see 2.4.3). Habitat for Humanity works with marginalised communities to teach them building skills that they apply in self-help housing projects (Habitat for Humanity, 2013). Briefly, as Turner (1988, p. 175) notes, NGOs contribute to housing, “through housing provision programmes of various kinds; through projects or programmes testing or demonstrating innovations for adoption by other kinds of organisations; and through motivating those who have underused capacities.”

Nonetheless, NGOs are an important component of society. They operate in rural and urban areas where they provide services, which the public or private sectors are unable to provide, and engage in advocacy for communities (Lewis, 2010). In some places, NGOs are the only organised form of authority providing some basic services to communities. Despite the controversies surrounding their Act, NGOs still work in vulnerable communities where they provided different social services and advocacy in human rights. Interviews with the NGOs revealed that some of them provided wide-ranging services including advocacy, education and training, and social support for vulnerable groups. Evidence from the squatter residents also shows that they received various kinds of social services from NGOs operating in their areas (see Figure 5.4).

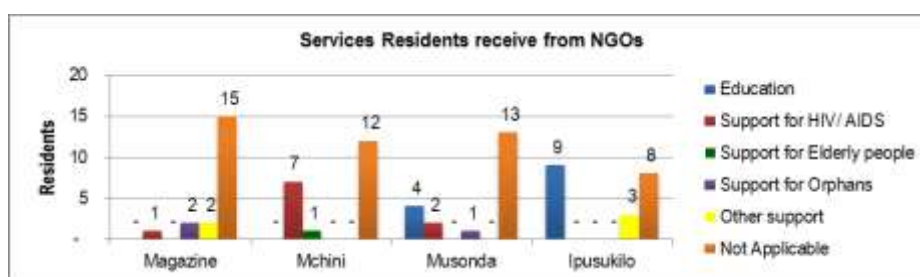


Figure 5.4: Services Residents received from NGOs in Case Study Settlements

Source: Author

5.6.2 Community-Based Organisations

The community is a very important part of government at the local level – local government exists for communities (Shah & Shah, 2006). However, communities must be linked to councils in order to benefit from the services that they provide. In Zambia, the community has always been organised in one way or the other. Bratton (1980)

explains that during the independence era, communities were organised into Ward Development Committees (WDC) and Village Productivity Committees (VPC) at ward and village levels, respectively. These committees were created according to the Registration and Development of Villages Act (1971). Therefore, every village had a VPC and each local council ward had a WDC (Tordoff, 1974). In the post-independence era, government merged the WDC and VPC structures to form the Area Development Committee (ADC) represented by each council ward. Before the formation of ADCs, resident development committees existed mainly in squatter settlements to organise communities, and proved quite effective in encouraging participation in community-based programmes (UN-Habitat, 2003a).

ADCs also proved very instrumental in the implementation of the Zambia Social Investment Fund (ZAMSIF), a World Bank supported programme extending over a ten-year period since 2000. ZAMSIF was based on the World Bank's social investments fund (SIF) model that was specifically established to respond to the impacts of SAPs in Latin America, but it was later introduced in the 1990s to other countries under SAP including those in Africa (UN-Habitat, 2009b). SIF supports community-led initiatives and participation and therefore, provides an alternative to central-led development (Pradhan & Rawlings, 2002). The SIF model is demand-driven and provides finances to community initiatives that have been appraised at district level and supported for funding (Parker & Berthet, 2000; UN-Habitat, 2009b). Through SIF, the World Bank sought to support local governance by targeting and empowering poor communities to improve participation and local service delivery, and decentralisation by supporting governments to transfer responsibility and power for local development to local governments and other local institutions (Parker & Berthet, 2000). In a similar way, ZAMSIF was concerned with poverty alleviation in rural and urban areas (World Bank, 2000c). Hence, it encouraged community-driven development initiatives, but focused on demand-driven projects. As such, ZAMSIF did not ask communities to engage in projects but encouraged communities that had met the requirement for community contributions of fifteen percent in terms of building materials and labour to apply for project funding (UN-Habitat, 2009b). Communities that failed to meet the requirements did not receive project funding¹⁷. ZAMSIF was initially based on a decentralised local government system. However, two years into implementation it appeared government

¹⁷ Based on the researcher's knowledge while working for Chipata Municipal Council (2002-2005)

was dragging on its decentralisation efforts, as the following observation made by the World Bank (2008, pp. 6-7) shows:

The Government of Zambia's commitment to local participation and local management of resources, as expressed in the policy, did not effectively materialize. Throughout the life of the project, district administrations operated in an environment, which was not supported by the effective decentralization of fiscal, financial, administrative and political responsibilities.

Therefore, as UN-Habitat (2009b) explains ZAMSIF was revised to suit the context at the time. Although ZAMSIF neither provided for micro lending nor supported individual projects for shelter improvement, the model could be used to establish a housing revolving fund to benefit low-income households (UN-Habitat, 2009b). A revolving fund may be funded entirely by users or partly by users and partly by subsidies (UN-Habitat, 2008b). Through savings and loans, a revolving fund could help low-income households access finance for improving housing in squatter settlements and rural areas alike. In the 1990s, the Dominican Republic established a revolving fund for housing improvement loans. The loans were not available to tenants but only to those owners who resided in their homes (UN-Habitat, 1991a). Hawaii also operates a revolving fund called the Rental Housing Revolving Fund that provides 'Equity Gap' low-interest loans or grants to qualified owners and developers constructing affordable housing units. Under the revolving fund, funding may be disbursed as a loan or a grant for the development, pre-development, construction, acquisition, preservation, and substantial rehabilitation of rental housing units (State of Hawaii, 2015). In the developed world, revolving funds have played an important role in providing affordable housing to low-income households. In the United Kingdom, a revolving fund system that started with a few members who wanted to building houses led to the creation of many building societies. Building societies begun in the late eighteenth century, and were mostly terminating societies – after all members who contributed towards the cost of building houses for members had been housed, the society would then be wound up (Blair, 1997). However, by mid-nineteenth century, permanent building societies emerged that became popular for obtaining housing mortgages. As Samy (2008, p. 5) explains, "building societies grew rapidly from their humble beginnings as localised 'self-help' institutions to become the dominant player in the house mortgage market."

CBOs have a significant role to play in the setting up of housing finance strategies such as revolving funds. They can work with local councils, NGOs and the private sector. CBOs are the best link between communities and the public, private or third sectors. As observed earlier (see 2.4.4), CBOs have the ability to encourage local people to unite

around their common interests and facilitate their participation in development matters.

5.6.3 Private Sector

Although not the only important sector in economic development (Chang, 2000), the private sector is an important driving force in economic growth and is essential to achieving meaningful development outcomes targeted at raising people out of poverty and setting them on the path to prosperity (IFAD, 2007; UN, 2008). Economic growth generates wealth and therefore, it is an important precondition to poverty eradication (UN, 2007). The private sector is capable of creating jobs and raising government revenue to finance public services and goods for improving people's quality of life (World Bank, 2013b; 2013c). However, to register significant decreases in poverty in developing countries, economic growth must be sustained to levels significant enough to cause sustainable improvements in incomes and employment prospects (Arimah, 2010a; 2010b; Berry, 2013).

Since the beginning of SAP in the 1990s, government's role in the economy has diminished as per the World Bank's recommendations (World Bank, 1991; 1994a). The state has become a facilitator for private sector development (World Bank, 1996a). Hence, its main responsibility has been the provision of legal frameworks (laws) and institutions to support and stimulate private sector involvement in the economy (World Bank, 2002b). However, despite going through institutional reforms Zambia does not seem to have benefitted fully from the opportunities a robust private sector generates. According to the World Bank (2013b), many countries still lag behind and rank poorly on most of the indicators that include starting a business, getting construction permits, registering property, getting electricity, paying taxes, trading across borders, getting credit, enforcing contracts, protecting investors and resolving insolvency.

The formal private sector has played a big part in the formation of squatter settlements (Brueckner & Selod, 2009). As Baker and McClain (2008, p. 1) observe, the private sector's involvement has been in "slum creation as well as the role of injured party, defendant of property rights, or passive landlord." Although the private sector is normally unwilling to respond to the low end of the market (Brueckner & Selod, 2009), it may still have a role to play in squatter upgrading. However, it appears that the private sector's role in squatter upgrading has not featured prominently in many discussions (Baker & McClain, 2009). Nevertheless, the formal private sector can play a role by helping the informal small-scale entrepreneurs to grow their business through

provision of much needed capital, which they often lack. Most people in squatter settlements are involved in small-scale businesses (Baker & McClain, 2008). However, these small-scale entrepreneurs operate using very rudimentary techniques and lack substantial capital to grow their businesses. Hence, the private sector also has the opportunity to collaborate with small-scale entrepreneurs. Furthermore, private sector involvement in squatter upgrading may be through corporate social responsibility (CSR) (Baker & McClain, 2008). While there is no agreement as to the precise definition of CSR (Watts & Holme, 2000), the most famous definitions of CSR are:

A concept whereby, companies integrate social and environmental concerns in their business operations and their interactions with their stakeholders on a voluntary basis. (European Commission, 2002, p. 5)

The commitment of business to contribute to sustainable economic development, working with employees, their families, the local community and society at large to improve their quality of life. (Watts & Holme, 2000, p. 10; Dahlsrud, 2008)

For this research, CSR implies the social and environmental responsibility that business enterprises, local and international, have towards communities (countries, district, ward, etc.) in which they operate. Beyond the realisation of the ultimate goal of profit-making, business must give back to the communities that support their business. Hence, I consider business enterprises as corporate citizens – they have rights and responsibilities as citizens. In developing countries, CSR has mostly been associated with multinational corporations. There are many business enterprises operating in Zambia, which through CSR can contribute to provision of services and infrastructure in squatter settlements. However, there are barriers to private sector involvement in squatter settlements. Firstly, squatter settlements are unauthorised settlements that could be demolished any time. Hence, the private sector is concerned about issues of property rights and loss of investment (Baker & McClain, 2009). Secondly, the private sector is concerned about the rate of returns on investment given that many of the squatter entrepreneurs are ‘small’. These are considered ‘high’ risk and as such, private investors may want to invest only in activities that are low risk and highly profitable (Imparato & Ruster, 2003). Lastly, CSR in Zambia is a purely voluntary practice, and although it presents a reasonable source of funding for squatter upgrading it may depend on the relations that local councils have with the business community. Nonetheless, CSR practice is very common in the Copperbelt Province particularly in rural areas and former mine townships (Hamann, et al., 2005).

This research explores private sector involvement through provision of finance to the local councils for infrastructure and service provision, and to squatter residents for

home improvements and business development. Financial institutions play a very important role in supporting economic growth in any nation (Arestis & Sawyer, 2005). They have the ability to collect resources (money) through savings and investments, and distribute it to those with deficit through lending (Beck, 2009). According to Beck (2012) and Levine (2005, p. 870), a well-developed financial system promotes economic growth by:

- Easing the exchange of goods and services through the provision of payment services;
- Mobilising and pooling savings from a large number of investors;
- Acquiring and processing information about enterprises and possible investment projects, thus allocating savings to their most productive use;
- Monitoring investment and carrying out corporate governance; and
- Diversifying, increasing liquidity and reducing inter-temporal risk.

However, other observers disagree with the finance-growth nexus. For instance, Robinson (1952, p. 86) suggests that the expansion of the economy creates the need for more financial services and financial development therefore, should not be regarded as a determinant of growth - “where enterprise leads, finance follows.” Lucas (1988, p. 6) also dismisses the role of finance in economic growth as “over-stressed.” Nonetheless, despite lack of consensus on the finance-growth nexus, evidence from the literature seems to support the relationship. Levine (2005, p. 921) explains that there is a growing body of empirical evidence that “demonstrates a strong positive link between the functioning of the financial system and long-run economic growth.” Sutton and Jenkins (2007) also note that financial services reduce vulnerability, and enable people to manage assets available to them in ways that help them generate income and options to get out of poverty. Ideally, financial institutions have the potential to expand economic opportunities especially to the poor, but in developing countries it is limited by, as Sutton and Jenkins (2007, p. 3) observed:

A vicious cycle of insufficient information, inappropriate products, inadequate infrastructure, and inflexible regulatory environments. [...]. A combination of these factors has kept costs, and therefore prices, high, limiting companies' markets to clients within the top tiers of the economic pyramid.

Therefore, one cannot overemphasise that an efficient financial system facilitates optimal allocation of resources. It expands the consumption possibility of each citizen and makes funds available to entrepreneurs and governments (Herring & Santomero, 1995). The Zambian financial subsector comprises both local and international financial institutions of varying sizes. However, their ability to ‘expand the consumption

possibility' to all citizens is limited. It appears these financial institutions have focused their services more on the formal sector than the informal sector of the economy (Heidenreich, 2007). This means that the poor, who often live and work in the informal economy are excluded (Sutton & Jenkins, 2007). Globally, about one billion people operate within the informal economy. Since they lack legal ownership of the land they occupy, they cannot use their properties or businesses as collateral against borrowing from financial institutions.

In Zambia, about 4.7 million people subsist on activities in the informal economy (Shah, 2012). Commercial banks are the traditional financial institutions involved in financial transactions. The informal economy has little or no access to these institutions because banks consider it a high-risk sector. However, there is evidence that the poor are able to pay for financial services even at high interest rates, and that they present no greater credit risk than the average higher-income borrower (Sutton & Jenkins, 2007). In the last twenty years or so, Microfinance Institutions (MFIs) have become a dynamic force within the financial sector, and established themselves in many towns in the country (Chiumya, 2010). According to the Banking and Financial Services (Microfinance) Regulations (GRZ, 2005), "microfinance institution is a person who, as part of their business, advances micro credit facilities." Whereas commercial banks are concerned more with the formal than the informal sectors of the economy, MFIs deal with both. Their presence has provided an opportunity for the majority of low-income earners to access financial services.

Microfinance or microcredit activities in Zambia have been around for many years, albeit in the informal sense. However, in the early 1990s, microfinance took on a new dimension – it became formal. Since then there has been a proliferation of local and international MFIs. After losing formal employment following the privatisation of state-owned enterprises, many people set up small-scale enterprises for which they needed start-up capital¹⁸. The high demand for short-term and immediate loans created a favourable environment for the growth of MFIs (Chiumya, 2004). MFIs present a better opportunity than banks to low-income households to access finance for housing improvement. They have flexible lending requirements such as simple collateral (Chiumya, 2004). However, many of them have since become payroll-based consumer

¹⁸ Many people who lost employment through privation of state-owned enterprises did not receive their terminal benefits until after many years.

lenders – they target salaried customers (Chiumya, 2010). Effectively, this disadvantages those who are unemployed or working in the informal sector to access finance for home building or improvement.

5.7 CHAPTER SUMMARY

This chapter sought to examine how the political regimes have affected housing especially as it relates to the prevalence of squatter settlements. There is overwhelming evidence to suggest that throughout the duration of the three political eras, the different political regimes engaged in acts unfavourable to housing provision. The authoritarian colonial regime was preoccupied with maximising profits at the expense of social welfare of local people. Therefore, its development policies of industrialisation without urbanisation, and stabilisation without urbanisation only served to advance capitalism but did not favour adequate housing provision and homeownership for Africans. Because of inadequate investment in African housing, there was a housing shortage, which forced many Africans to build houses in squatter settlements.

The authoritarian socialist regime of the independence era socialist regime undertook the responsibility of providing public housing for which it formulated several policies and laws to support its provision. Nonetheless, most of the policies and laws seemed to stifle housing provision more than promote it. Like the other regimes before, the post-independence democratic regimes formulated policies and laws for ensuring an enabling environment. Yet, they have failed to provide that environment. Consequently, post-independence regimes have failed to stimulate housing investment to the level that could help the urban poor access housing finance and invest in housing. Instead, some of the measures government put in place to support housing investment have actually reduced poor people's access to land, failed to stimulate private sector investment in housing, and reduced councils' capacity to provide housing. Although the premise is that democratic regimes support development, evidence points to a different scenario in Zambia. Housing provision under the democratic regime has been very insignificant compared to that during the socialist authoritarian regime.

There is also evidence that under the different regimes the local governments have been consistently weakened to the extent that they are unable to provide housing for the poor. During the colonial era, the authoritarian regime failed to fund adequately local councils to build African housing. Nonetheless, despite local government being weak, the colonial administration provided for decentralised local governance. Local government

transitioned from decentralised to being centralised during the independence era. Efforts to decentralise only resulted in decentralising district and provincial political administrations more than local councils. Later, the merging of political and local council structures resulted into a highly politicised clientelistic local government system that seemed to serve the interests of a select few more than those of the public. Funding to local councils also diminished and hence, reducing the capacity to provide housing for the poor. Lack of affordable low-income housing led to many urban poor households finding alternative housing in squatter settlements leading to their prevalence. While the local government system in the post-independence era began on a decentralised basis, it slowly became centralised and lost its autonomy. Successive governments have consistently engaged in acts that have caused local councils to lose many sources of revenue and hence, their capacity to deliver quality services including housing for the poor has diminished. Hence, there are more people living in squatter settlements than in formal residential areas.

However, local government remains important in its roles of service delivery and fostering local democracy. Hence, to continue serving its purpose and citizens, local government has to find alternative ways to finance delivery of quality services including squatter upgrading. The traditional view of local government is that it is only local councils. In fact, government has perpetuated this notion through the principle law the Local Government Act that governs local councils, which does not promote stakeholder participation. Therefore, there is a need to involve other actors like the NGOs, CBOs and the private sector, who could help provide services aimed at improving the living conditions of squatter residents.

The capitalist authoritarian, socialist authoritarian and neoliberal democratic regimes all had three things in common. They all implemented policies and laws that did not favour investment in public housing. The regimes also failed to achieve their housing objectives. Lastly, they undermined the capacity of local councils to provide public housing because of inadequate funding. All these things led to urban housing shortage, and subsequently to the prevalence of squatter settlements.

The next chapter looks at contemporary housing conditions in small and medium towns in Zambia to establish the extent of the housing situation as it relates to the prevalence of squatter settlements.

CHAPTER 6 CONTEMPORARY HOUSING CONDITIONS IN SMALL AND MEDIUM TOWNS IN ZAMBIA

6.1 INTRODUCTION

Many analysts have observed that Zambia faces a critical urban housing shortage. The large number of people living in squatter settlements also provides evidence of the problem (see 1.2). Although it is a fact that there is a housing shortage, it is not clear what its extent is. The definition of the housing problem has tended to be measured only quantitatively without taking due consideration of the state of existing housing. For this reason, the housing situation remains unclear. Therefore, this chapter assesses the nature of the urban housing shortage to appreciate its extent, and in particular the need for squatter upgrading. First, the chapter presents an age-old debate on the role of government in housing provision. Then, it defines the urban housing situation to clarify its real extent. Next, the chapter identifies the main causes of the urban housing shortage, while explaining their contribution to the prevalence of squatter settlements. Then the chapter examines the various actions in form of housing programmes that government has taken to mitigate the housing situation. Finally, the chapter concludes by highlighting the importance of housing in socio-economic development to justify investment in and support for squatter upgrading.

6.2 THE HOUSING DEBATE: ROLE OF GOVERNMENT IN HOUSING

Since the 1960s, the housing debate has focused mainly on whether governments in developing countries should provide housing for the poor or not (Bredenoord & Van Lindert, 2010). This was because conventional housing seemingly failed to address the housing problem. Hence, a group of pioneers including Charles Abrams (1966), and John F. C. Turner (1976) began advancing a self-help housing school of thought. As Mehlomakulu and Marais (2009) note, these pioneers theorised against a background of failure of the conventional public housing to provide housing to low-income households. They rejected what they called expensive standardised housing solutions and suggested a supportive approach in housing policies (Tovovich, 2009; Bredenoord & Van Lindert, 2010). They argued that the urban poor had proven they were capable of building their own houses if oppressive regulatory systems such as high building standards did not hinder their efforts (Bredenoord & Van Lindert, 2010). For instance, Turner (1976) believed in letting dwellers have control of major decisions and have the freedom to make their own contribution to the design. Although the housing priorities vary between individuals, generally they could decide for themselves when to expand or

improve their houses based on their needs and priorities (Bredenoord & Van Lindert, 2010). Turner (1982) notes that decision-making is vital in and for the fulfilment of individual desires and freedom of the spirit and hence, it needs to be made as close as possible to the individual household. Therefore, as (Bredenoord & Van Lindert (2010, p. 279) observe, “A standard solution for the urban poor does not really exist.” It appears that major international agencies such as the World Bank together with governments in developing countries bought into self-help housing (Mehlomakulu & Marais, 2009). Hence, by the early 1970s, the World Bank began lending capital for housing projects in Third World cities, particularly for site-and-services schemes and or improvements to squatter areas (Seymour, 1975).

Nevertheless, other analysts including Burgess, Mathey, Ward, and Marcuse have criticised the self-help housing school of thought. To begin with, they argue that governments have encouraged self-help housing among the urban poor as a substitution for housing provision. As Marcuse (1992) notes, self-help housing should not be a substitute for public housing provision but encouraged for those who could manage as an option alongside other state housing programmes. Hence, by encouraging self-help housing, governments use it as an opportunity to withdraw their responsibility of providing public housing especially for the poor (Davis, 2006). Next, self-help housing is an exploitative and control mechanism (Burgess, 1992; Marcuse, 1992). In fact, Burgess (1977) wondered if self-help housing was the new imperialist strategy governments were to use to exploit the urban poor. Parnell and Hart (1999) observed that the South African government used self-help housing among the urban poor more for political and economic advantages than a simple response to a shortage of affordable housing. Mathey (1997) also adds that it is not fair that the urban poor people have to fend for themselves while the higher classes have the same services provided for them. Finally, self-help produces sub-standard housing (Bredenoord & Van Lindert, 2010). Nonetheless, as Makachi (2013, p. 167) observes, critics of dweller-initiated transformations (squatter settlements) blame them for “their apparent locational spontaneity that is often at variance with functional and aesthetic objectives in formal housing design.” This is because in squatter settlements, most people build with whatever building materials they can get on the market or even from dumpsters. This however, does not mean that all self-help housing structures are of poor quality (Bredenoord, 2010). Moreover, skills available through self-help are often limited and that leads to lowering of housing standards, which not only produces poor quality housing but also puts dwellers at risk of accidents or even death (Marcuse, 1992). For

this reason, self-help housing is likely to produce only temporary solutions to immediate housing problems (Marcuse, 1992).

The truth however painful is that the urban poor in squatter settlements cannot wait until the state improves their living conditions. Therefore, the decision to build or not to be build becomes daunting either way as “the obligation to build your own house could be as oppressive as being forbidden to do so – the corollary of the freedom to literally build your own house is the freedom not to have to” (Turner, 1976, p. 128). Evidence shows that in both developed and developing countries, government is a very poor direct provider of social housing (Whitehead & Scanlon, 2007; Makasa, 2010; UN-Habitat, 2005c). However, David Smith (2006) points out that government still has a significant place in housing provision. With the new neoliberal role as facilitator, governments has four main ways in which to participate in housing provision including enacting laws that protect property right, and improving access to finance for housing investment (Smith, 2006). Others are fostering public-private partnerships in housing, and setting up housing subsidies for ‘the bottom quartile of society’ (Marcuse, 2006; Smith, 2006).

To summarise, the housing debate that intensified over half a century ago, and appears to have died down. However, the question concerning whether governments must provide public housing for the poor still, rings true today. The criticism against self-help housing are quite varied and worth noting. It is true that governments have a responsibility to provide housing for their people. However, evidence suggests that many urban poor live in sub-standard housing in squatter settlements because governments have failed to provide housing (see 2.2.2). It is also true that many urban poor have used their ingenuity to solve their housing problems through self-help housing. Nonetheless, housing is an important basic need that must be met. Therefore, in the absence of governments providing housing, the urban poor must meet this need through self-help housing. In that case, self-help housing for the urban poor is not an option but a must. Perhaps then, the real concern should be about how governments could provide enabling environments to assist the urban poor to improve their houses to quality levels that not only enhance the appearance of houses, but also reduces the amount of maintenance they do to free up time and resources for other things.

6.3 THE HOUSING SITUATION IN ZAMBIA

This section examines the housing situation as evidenced from some small towns to understand the conditions of housing so that we understand holistically the extent of the

urban housing problem. There is no comprehensive data on the number and sizes of squatter settlements because population and housing censuses do not segregate enumerations according to urban residential status, although they are broken down to the sub-district level. However, a large proportion of the urban population lives in squatter settlements (see 1.1). Moreover, the definition of the urban housing shortage estimated at two million, has tended to be measured in quantity terms only to the exclusion of quality, tenure, and location (see 1.2). Hence, this section endeavours to define the extent of the housing problem by examining the existing housing situation in terms of quantity, quality, tenure, and spatial location.

6.3.1 *The Quantity Dimension*

As Hauser and Jaffe (1947) observed many years ago, measuring the extent of the housing shortage is not as simple a problem as may seem upon first consideration, as it is a task beset by a number of difficulties of both an economic and social character. This task is not simple today especially in the case of Zambia whose housing deficit is clearly undefined beyond the quantitative measure. According to Acolin and Green (2015, p. 6), the deficit concept aims to capture households living in conditions that warrant building new housing units due to dilapidation. Therefore, the housing deficit concept was “developed to measure the number of units that need to be built to solve existing deficiencies as well as to meet future demand in light of growth and depreciation of the current stock” (Acolin & Green, 2015, p. 6). In the Chilean context, the quantitative dimension of housing attempts to establish a sufficient amount, availability or coverage of its components (Perez & Crossley, 2010). Hence, the quantitative definition of housing shortage implies taking into account current shortfall in housing plus future demand in a given period.

It is unclear how government computed the national housing deficit, which stood at two million units (see 1.2). Analysts wonder if the estimated figure also accounts for replacing dilapidated, traditional and squatter housing, and loss of housing because of conversions to non-residential purposes (Makasa, 2010; UN-Habitat, 2011b). Furthermore, government does not explain if the estimated housing need considers concealed households, families sharing houses and extent of overcrowding (see 4.4). Additionally, the estimated housing deficit is unable to indicate what proportion of it is urban or rural. Nonetheless, urban housing deficit can be estimated using existing data like urban population, household size and squatter housing. This research suggests a simple formula (see Figure 6.1).

$$H = (R + P + C)$$

Where **H** represents housing units required; **R** is replacement of dilapidated, traditional and squatter housing; **P** is housing required for projected urban population; and **C** is housing lost due to conversion of use.

Figure 6.1: Formula for estimating number of housing units

Source: Author

Therefore, based on the suggested formula, between 2010 and 2020 the country needs about 1.2 million housing units to address the urban housing shortage (see Table 6.1).

Table 6.1: Urban Housing Required, 2010-2020

Replacement of squatter housing (Refer to Chapter 1, section 1.2)		800,000
Add Housing for projected urban Population (growing at 3% annually)	(5.2 million x 3% x10)/ 5 persons per household	312,000
Add 15% Loss of urban housing due to obsolesce, conversions, etc.	463,000 x 15%	69,450
Number of Housing units required		1,181,450

Source: Author

Data gathered from various private developers shows that the cost of low-cost housing ranges between US\$37,000 and 90,000 per unit (see Table 6.2). Therefore, to build 1.2 million houses at the cost of US\$37,000 per unit, government needs to set aside about US\$4 billion annually over the period 2010-2020.

Table 6.2: Purchase Prices of Houses (US\$)

Name of Developer	Low-cost house	Medium-cost house	High-Cost house
Lilayi Estates	36,770	38,240	-
National Pension Scheme Authority	-	91,500	166,000
National Housing Authority	90,000	95,000	-
Park View Estate	-	234,000	334,000
Unicorn Estate Development	-	200,000	-
Silverest Housing Development	85,000	-	220,000

Source: Compiled from Email from Steven Akakandelwa (2014)

The estimated annual expenditure for housing is clearly beyond what government could afford because the amount is even more than the annual public expenditure (see Figure 5.1). Moreover, government continually fails to make meaningful provisions to housing despite pledging an annual allocation of fifteen percent of the national budget for housing (see 5.4.1). Ironically, subsequent years after the declaration of the VISION 2030 in 2006 government increased housing allocations from 2.9% to 6.5% and down to 6%. Thereafter, allocations further reduced to 3.8% in 2009 down to 1.3% in 2012 and rose again to 3.1% in 2013 (see Figure 5.1). It is worthy pointing out here that between

2006 and 2013, there were three different government administrations of Presidents Levy Mwanawasa (2001-2008), Rupiah Banda (2008-2011), and Michael Sata (2011-2014). Clearly, the other administrations seemed not to share the vision of the Mwanawasa administration regarding the improvement of housing and hence, the meagre allocations to housing (see Figure 5.1).

Because of inadequate allocations to housing, investment in low-income housing has remained low and not kept pace with the growing urban population. For instance, between 2000 and 2010 while urban population grew by fifty-nine percent (see Table 1.2), urban housing including squatter housing only increased by seventeen percent (see Figure 1.6). The urban housing stock has been increasing but only marginally with respect to the rate of increase of the urban population. Consequently, housing supply has not matched housing demand and hence, failed to meet the urban housing need. The average household size is five persons (see 1.2). Therefore, by inference there is overcrowding in many urban households. Clearly, when assessed quantitatively the housing situation is indeed critical (Makasa, 2010). Nevertheless, the quantity definition of the housing situation only provides a glimpse into the housing situation but does not convey the full extent of the problem. Therefore, in the following sub-sections the research endeavours to extend the definition of the urban housing problem.

6.3.2 The Quality Dimension

Quality is a complex notion that means different things to different people. In terms of housing, quality implies fitness for purpose (Rumane, 2011). Although quality indicators of housing may vary between countries, the common measure of housing quality considers housing that meets the needs of occupants in terms of the kind of building materials used (safety), size (adequate space) and services (water, sanitation, ventilation, etc.) (Arbeláez, et al., 2011). Furthermore, housing is of good quality when it promotes well-being (good health and education) and cultural identity. Therefore, qualitative housing shortage occurs when housing comprises poor building materials that pose safety risks to occupants, lacks basic facilities, has inadequate space for its occupants, and does not promote well-being and cultural identity (Hegedus, et al., 2009). In Zambia, forty-two percent of the urban housing comprises squatter housing (see Figure 1.6). Data gathered from squatter residents in the four case study settlements in Kitwe and Chipata, shed more light on the quality dimension of the urban housing problem. Visual data provided evidence to the claim that a large proportion of housing in urban areas comprised sub-standard housing (see Figure 6.2).



Figure 6.2: Typical houses in Case Study Settlements

Source: Author

Most of the houses in all the case study settlements comprised either sundried or unburnt clay bricks or both, and corrugated iron or asbestos roofing sheets or grass thatch. The walls and floors lacked waterproofing in form of plaster and screed, respectively, which explained why many respondents mentioned physical conditions (dampness, leaking roofs and poor ventilation) as the major problem they encountered with their housing (see Figure 6.3).

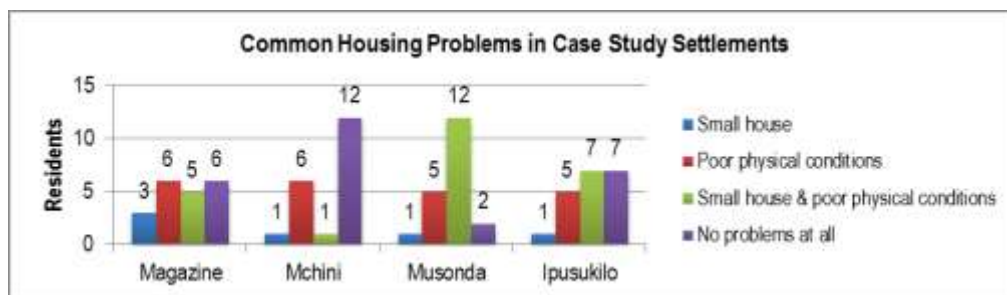


Figure 6.3: Common problems with housing in Case Study Settlements

Source: Author

Nonetheless, there were also some good quality houses in the case study settlements. This observation supports the claim that not all houses in squatter settlements are of poor quality (see 6.2). For example, some homeowners in Mchini and Ipusukilo had begun building their houses with durable materials such as burnt clay bricks, concrete blocks, and roofing sheets made of corrugated iron and asbestos (see Figure 6.4).



Figure 6.4: Housing improvements in Ipusukilo and Mchini

Source: Author

Although property owners do not have titles, the knowledge that their settlement has been legalised or recommended for legalisation as in the cases of Ipusukilo and Mchini, respectively, is enough to give them a sense of security and confidence to invest in housing improvement. This observation also coincides with the evidence from literature review that tenure security plays an important role in influencing investment in housing (see 2.2.3). As for basic facilities and services, literature review suggests that few urban households have access to important basic services such as water, sanitation, electricity, and solid waste disposal. CSO (2012d) reports only 14.6 percent of the urban households had access to proper solid waste disposal (paid services managed by refuse companies) while about fifty-nine percent used refuse pits. Moreover, only 52.7 percent had access to electricity, only forty percent accessed water from their own taps, and about twenty-two percent had water-borne toilets inside the house (see Table 6.3).

Table 6.3: Access to some services in Urban Areas (Percentage)

Year	Safe Water		Sanitation (Flushing Toilet)		Solid Waste Disposal		Electricity
	Own Tap	Public Tap	Inside	Outside	Collected	Pits	
2010	39.7	32.1	22.2	11.8	14.6	59.4	52.7
2006	39.2	38.4	23.4	13.3	17.5	60.8	49.2

Source: Compiled from CSO (2012a)

Evidence from squatter residents also attests to the claims that a large proportion of the urban housing lacked basic facilities and services. Most households depended on water kiosks, water-wells or both for their domestic water. Evidently, most households in Magazine, Mchini and Ipusukilo used both water kiosks and water-wells with Ipusukilo (see Figure 6.5). Access to water from water kiosks was at nominal fee per twenty-litre container, of twenty ngwee (Chipata) and twenty-five ngwee (Kitwe) (see Figure 6.6).

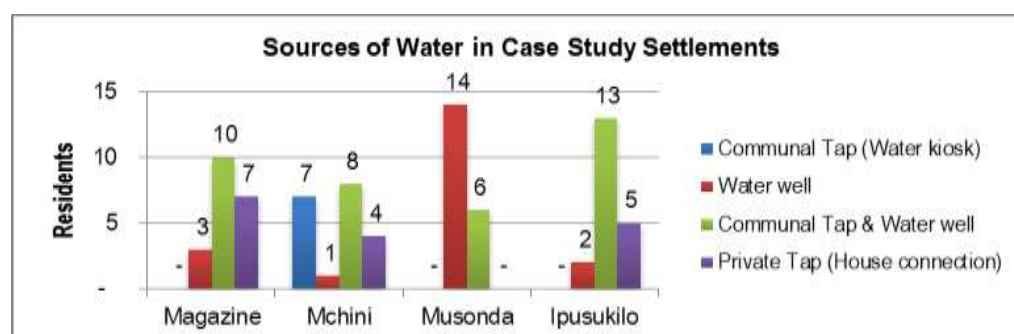


Figure 6.5: Access to Water in Case Study Settlements

Source: Author



Figure 6.6: Typical Water Kiosks in Kitwe and Chipata

Source: Author

Musonda on the other hand, had the most of households using water-wells compared to the other settlements (see Figure 6.5). The water-wells were usually shallow and unprotected (see Figure 6.7). When asked why they used water from unprotected water-wells and not from the communal water kiosks, the respondents explained that the water kiosks were not enough for all the residents. Moreover, water kiosks had limited operating times while households needed water for many uses.¹⁹



Figure 6.7: Typical Water-wells in Case Study Settlements

Source: Author

Although use of private taps appeared widespread in Mchini, Magazine and Ipusukilo (see Figure 6.5), few households owned private taps. Instead, those with private water taps normally allowed their neighbours to draw water at a fee and hence, the sizeable numbers of households using private water taps as a source of water. Allowing neighbours to use one's facilities was indicative of a community spirit, which is an important asset to the community. Investigations also revealed that nearly all respondents used pit latrines that they either shared with other households or privately owned. Only two households in Mchini owned a water-borne toilet (see Figure 6.8).

¹⁹ The author captured pictures of water kiosks around mid-morning by which time the kiosk were.

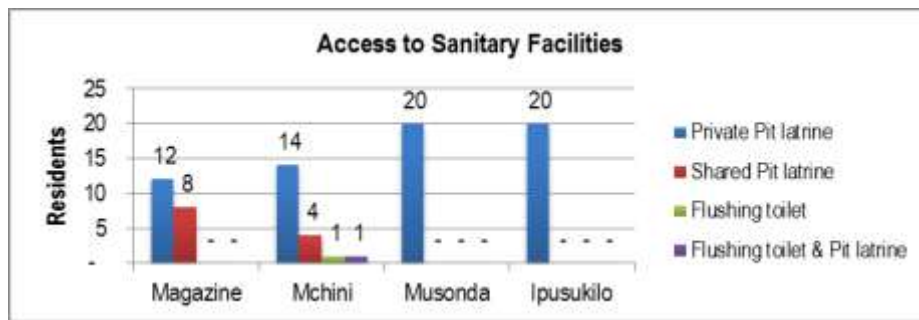


Figure 6.8: Access to Sanitary Facilities in Case Study Settlements

Source: Author

Although most of the households used private latrines, the households in Magazine and Mchini that shared sanitary facilities demonstrated the presence of community. Households shared pit latrines where plots were too small to allow for building pit latrines and where there were multiple households on one plot. With the arrangement for shared use, households also shared maintenance costs. Typically, pit latrines consisted of sun-dried mud bricks and roofed with either old iron sheets or grass thatch. Sometimes, the pit latrines were covered only with polyvinyl chloride sheeting, but left open at the top (see Figure 6.9).



Figure 6.9: Typical Pit Latrines in Case Study Settlements

Source: Author

On the subject of living space, the census report illuminated a serious deficiency in urban housing. According to CSO (2012d, p. 328), most urban housing (98.4 percent) consisted of one and two-roomed structures while three to five- and over five roomed houses accounted for 1.4 and 0.2 per cent, respectively. Evidence from squatter residents in the case study settlements revealed that most of the houses they occupied were mostly one-roomed and two-roomed dwellings. Therefore, based on the average household size of five persons, there was insufficient space in the houses especially that many households comprised more members than the national average size of five persons per household (see Figure 6.10). Moreover, considering the sub-standard building materials used for building houses, insufficient space and lack of access to basic services, it is apparent that most urban housing fails on the qualitative dimension.

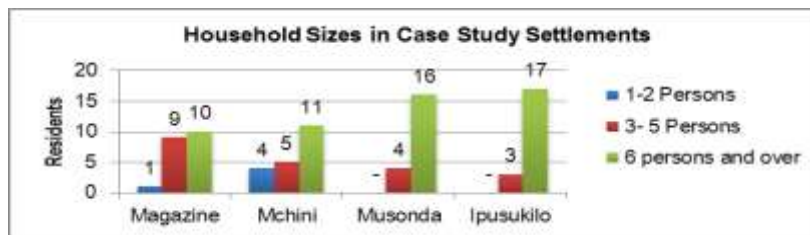


Figure 6.10: Household Sizes in Case Study Settlements

Source: Author

6.3.3 Land Tenure Status

Colson (1966) defined land tenure as the legal rules regulating the acquisition and use of land, the pattern of holdings during a given period, distribution of rights in land among the population or a combination of these. In simple terms, land tenure is the “mode by which land is held or owned, or the set of relationships among people concerning the use of land and its product” (Payne, 1996, p. 3). Land rights, whether formal or informal, determine the level of investment in housing activities (see 2.2.3). Over a billion people worldwide live in squatter settlements and lack tenure security (see 2.2.2). In Zambia, many urban homeowners do not have land titles to show ownership (Mutale, 2004). This is consistent with the observation by Toulmin (2009) regarding lack of land titles for most land in SSA (see 2.2.3). According to a television news broadcast of Sunday 24 November 2013, an independent media house revealed that there were only 80,000 properties with genuine title deeds countrywide. This figure included all property on state land minus that in statutory and improvement areas whose records were at registries in respective local councils (MUVI TV, 2013). This figure is clearly insignificant compared to the number of formal urban housing units estimated at 463,000 (see Figure 1.6). Then again, because the properties are in approved formal areas where local councils have also provided basic services and facilities, the property owners have *de facto* tenure security (see 2.2.3). Yet, as noted already, to access formal finance for investment into property applicants need land titles for collateral. Both banks and Microfinance Institutions (MFIs) require land titles as collateral, as the following quote from one MFI shows:

The applicant should have a house with a certificate of title, occupancy licence or land record card. Moreover, applicants need to have income to repay the loan either from the salary or business. (FI6, MFI, 20yrs)

Then again, there is evidence that some residents in squatter settlements earmarked for legalisation and upgrading have a high perception of tenure security, and have thus begun to invest in improving their houses. In establishing homeownership patterns among the residents of the case study settlements, the research discovered that

homeownership increased with the age of the settlement. It appears the older the settlement, the more sense of security residents have to invest in building and buying houses in the settlements despite them still being regarded as illegal. Musonda and Ipusukilo, which were much older than Magazine and Mchini, seemed to have more respondents who were homeowners than those in the latter (see Figure 6.11).

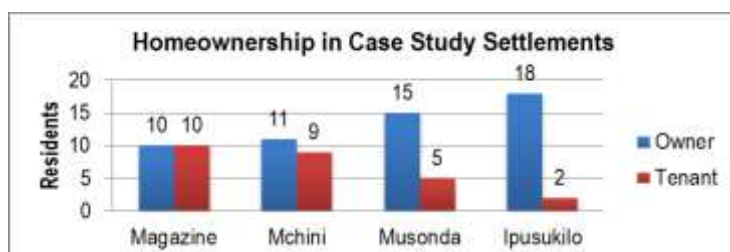


Figure 6.11: Homeownership in Case Study Settlements

Source: Author

It appears that the long period of existence gave residents a high perception of tenure security that they lost the fear of eviction. Consequently, they decided to invest in acquiring property in the settlements, which was commonly through buying a plot and building a house, less commonly by buying a house, and occasionally by inheriting a plot and building a house, or inheriting a house (see Figure 6.12). Therefore, largely the view that perceived tenure security was also sufficient to influence investment decisions in housing investment holds true (see 2.2.3).

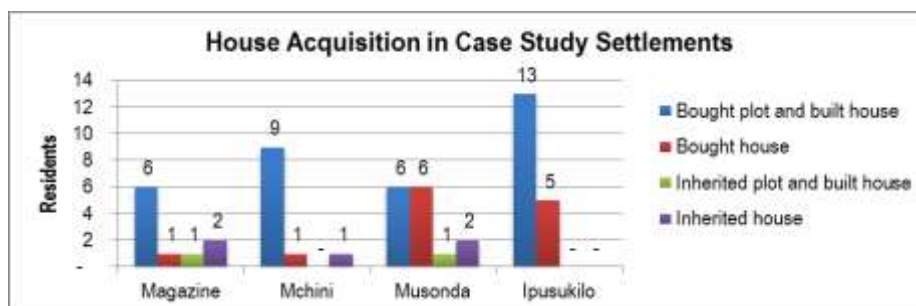


Figure 6.12: House Acquisition in Case Study Settlements

Source: Author

Tenure security in squatter settlements remains an elusive idea because local councils have not legalised them despite having the Housing Act that gives local councils the mandate to legalise squatter settlements and establish the land rights of squatters (see 5.3). The Housing Act stipulates that the minister must declare an area an *improvement area* before legalisation if such an area is on council land, and has a plan showing the details such as name of the area, and existing and proposed infrastructure among others (GRZ, 1974). However, before a squatter settlement is declared an improvement area, it

must meet the following conditions the MLGH has set (World Bank, 2002a, p. 10):

- Sixty percent or more of the land on which the settlement is located must be publicly owned;
- the settlement has been in existence since 1974,
- development for which the land is zoned on the development plan is not imminent, and
- At least fifty percent of the dwelling structures in the settlement must comprise conventional building materials.

This is a long checklist and it seems to be inconsistent with the current urbanisation trend. The conditions were suitable in the 1970s when there were only few squatter settlements. Presently, there are almost four million people living in squatter settlements (see Table 1.2). Some of the squatter settlements accommodate populations of over five thousand persons (see Table 4.7). Evidence suggests that squatter settlements have formed on public and private land reserved for either residential or non-residential purposes (Taylor, et al., 2015; Makasa, 2010). It appears that at this point, it is not so much where the squatters have built that is the problem but to ensure that their living conditions are improved. Some of the squatter settlements have existed since colonial times – time has lapsed (see 5.2). Moreover, the requirement that at least fifty percent of the dwelling structures should be built of conventional materials clearly shows that MLGH would not approve legalisation of many squatter settlements. Visual evidence collected for this research shows that the majority of dwelling structures in the four case study settlements consisted of non-conventional building materials (see Figure 6.2). Nevertheless, some squatter settlements seem to have met many of the stipulated conditions for legalisation and eventually upgrading. The researcher wondered why local councils did not apply the Housing Act to legalise and upgrade the squatter settlements. Documentary evidence revealed that although local councils could decide to legalise squatter settlement, the final approval rested with the Minister for local government (GRZ, 1991). Besides, local councils did not have financial resources to provide basic services in legalised settlements as the following quote from a senior officer of one of the two councils included in the study, illustrates:

If it were just the case of recognising squatter settlements, we could do that. However, legalisation can only make sense with upgrading - provision of basic services to improve the living conditions of people.

Yet another reason for not legalising squatter settlements concerns the perception that they are temporary, as another senior council officer explained:

The general belief is that they are temporal settlements meant to benefit the poor and as such, there can only be minimal input from the councils.

Evidence from literature also showed that government authorities often viewed squatter settlements as temporary and expected that they would disappear with time and hence, they applied a laissez faire approach to handling them (see 2.2.2). Finally, although some squatter settlements could have met all the conditions for legalising they sit on land unsuitable for human habitation as a senior council officer explained:

We cannot legalise all settlements because some of them exist on hazardous locations.

Local councils are careful not to legalise such squatter settlements for health and safety reasons. To summarise, secure tenure is important in influencing investments decisions that homeowners make. Yet, most urban housing lacks tenure security. Although many landowners thrive on de facto tenure security in formal areas and mostly perceived tenure security in squatter settlements, these are not sufficient to enable them access to housing finance for home improvements.

6.3.4 *Spatial Segregation*

During the colonial era, spatial planning encouraged segregation of people of different races (see 5.2). Apart from separate residential areas, Africans and Europeans also went to different schools and hospitals (UN-Habitat, 2013). The colonial administration institutionalised segregation through legal frameworks such as the Employment of Natives Ordinance (ENO), Private Location Ordinance (PLO) and Town and Country Planning Act (TCPA) (see Appendix N). Typically, spatial planning in Zambia has remained largely colonial (Mwimba, 2002; Berrisford, 2011). Planning authorities zone land into residential, commercial, industrial and hinterland (farmland) (GRZ, 1997b). Local councils further divide residential land into low-, medium-, and high-cost areas (Berrisford, 2011). Although, anyone could acquire a low-cost plot, the target groups are low-income earners²⁰. By continuing the practice of segregating residential areas into low-, medium-, and high-cost, local councils seem to perpetuate segregation of people not on race but socio-economic lines (Mutale, 2004; Berrisford, 2011). Effectively, the spatial planning system has limited the right of individuals to choose where they could live.

Moreover, residential segregation is contrary to government's plans for integrated

²⁰ Researcher's personal experience while working for Chipata Municipal Council (2002-2005)

housing (GRZ, 1966a; Makasa, 2010). Normally, low-cost areas are located further away from the town centres where they do not easily access general services such as water, roads, education and electricity (Arbeláez, et al., 2011; Perez & Crossley, 2010). Just as in the colonial era when African locations lacked most of the basic infrastructure and social services (Makasa, 2010; Deane, 1953), most low-cost residential areas still lack most services like play parks for children, schools and health centres. According to the United Nations (2009, p. 4), housing is not adequate if it is “cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.” Squatter settlements are low-cost areas but when legalised, they become part of the city proper. However, they usually lack basic services and infrastructure, which makes their integration into the city proper difficult. For instance, despite government legalising Ipusukilo it still lacks primary infrastructure like access roads. Access roads in legalised Ipusukilo are still the same as those in illegal squatter settlements (see Figure 6.13).



Figure 6.13: Access roads in Case Study Settlements

Source: Author

Residents also lack access to adequate health and education facilities such that some of them resorted to lying to receive services outside of their areas, as one Musonda resident explained:

Sometimes we resort to lying about where we live just to get medical attention (MS1, Female, married)

Moreover, residents faced other challenges with the services they received including poor staffing and limited services at the clinic, as one resident explained:

At the clinic staffing is inadequate; poor staff attitude; limited services; poor access roads; no street lighting (IP7, Male, Married)

The various challenges that squatter residents faced appeared to influence the kind of services they expected the councils to provide during squatter upgrading (see Figure 6.14). In all of the settlements, respondents expected access roads to come first, then water and sanitation, and health and education services. Only Mchini residents raised

poverty reduction, security, and housing as priority areas for consideration.

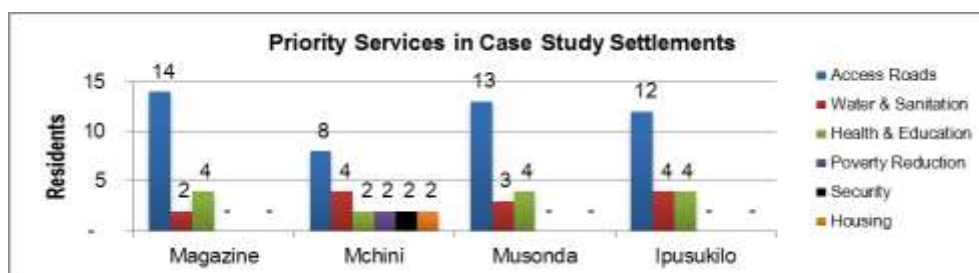


Figure 6.14: Priority Services in Case Study Settlements

Source: Author

To conclude, location and status of a residential area often determine the type of infrastructure and services it would receive. Many urban residential areas are low-cost having being legalised squatter settlements. By default, most of them are located far away from the centre making it hard and costly to connect them to primary infrastructure and services. Hence, spatial location of low-cost areas tends to worsen the urban housing problem.

To summarise this section, the urban housing problem is compounded by the fact that most of the urban housing is quantitatively insufficient to satisfy the urban housing need. Moreover, it is qualitatively deficient as a significant portion is of sub-standard thereby posing health and safety risks to a large proportion of the urban population. Furthermore, urban housing lacks tenure security and hence, limits investment choices that people would make regarding improving their houses. Lastly, housing is spatially segregated with low-income residential areas being located far from town centres and lacking easy access to basic services that would improve residents' lives and reduce poverty. Therefore, it is fair to conclude that when one examines the urban housing situation from the quantity, quality, tenure, and location perspectives, one gets a comprehensive view of the situation, which this research has established, is indeed critical. This confirms the claims that the urban housing situation was critical even though it was only analysed from the quantitative perspective (see 1.2).

6.4 CAUSES OF URBAN HOUSING SHORTAGE

This section discusses the main causes of urban housing shortage as they relate to the prevalence of squatter settlements in Zambia. The presence of squatter settlements in towns provides evidence of the extent of the urban housing shortage, defined simply as a deficiency in the number of houses desired to accommodate the population of an area (Perez & Crossley, 2010). The urban housing situation is critical (see 6.3), and the main

driver of the prevalence of squatter settlement (see 1.2). Squatter settlements that began in the 1930s (see 5.2), have now become enduring forms of human settlements in nearly all major towns in Zambia (Mutale, 2004). Many of these squatter settlements are quite large with many inhabitants (see Table 4.7). They are also located on either public or private land usually reserved for other purposes other than housing (Mutale, 2004; Makasa, 2010). Several factors are responsible for the urban housing shortage, and include rapid urbanisation (Jenkins, et al., 2007), complex regulations (Mutale, 2004), unfavourable economic environment (Arimah, 2010a), poor investment in housing (Drummond, et al., 2013), and poverty (Chibuye, 2014).

6.4.1 *Rapid Urbanisation*

Urbanisation refers to the process through which the number of people living in urban areas increases compared to those in rural areas (Potts, 2005). The definition of an urban area varies from country to country (UN, 2013b; Weeks, 2010). Weeks (2010, p. 34) defines an urban area as “a spatial concentration of people whose lives are organised around non-agricultural activities.” In Zambia, an urban area refers to a locality that has five thousand or more inhabitants, the majority of whom all depend on non-agricultural activities (UN, 2013b). Latest data shows that there are more people living in urban areas than in rural areas globally (Gulyani & Bassett, 2010; Castells-Quintana, 2015). Urbanisation began with the industrial revolution in Europe but later it has been driven by the pressures of modernisation (Annez & Buckley, 2009). In many developing countries, it appears that socio-economic factors such as employment and natural disasters including droughts, famine and floods that force people to migrate to urban areas have been fuelling urbanisation (Fasoranti, 2009; Kelley & Baumann, 2011).

When discussing urbanisation in relation to human settlements, analysts tend to focus on the negative outcomes. For instance, the UN-Habitat (2003a) seemed to stress urban housing shortages and overcrowding in cities as resultants of urbanisation, while Davis (2006) associates urbanisation to formation of urban sprawl – planet of slum. However, urbanisation also has some benefits. For instance, it is a commonly held view that cities are engines of economic growth (UNICEF, 2012; Annez & Buckley, 2009). Large populations in cities provide ready markets for goods and services and hence, contribute to economic development (Duranton, 2009; 2014; Nijhoff, 1986). Therefore, the larger the city population, the larger its economy will be as many people engage in activities that continually stimulate the economy. As such, Annez and Buckley (2009) observe that there is a strong connection between urbanisation and economic growth. Next,

urbanisation facilitates agglomeration benefits that come from people and activities clustering in proximity making it easy and efficient to provide services. According to UNICEF (2012, p. 4) “density favours economies of scale to deliver essential social services. The World Bank (2015) also shares this view as the following quote shows:

Cities can be tremendously efficient. It is easier to provide water and sanitation to people living closer together, while access to health, education, and other social and cultural services is also much more readily available.

Nevertheless, cities will only continue enjoying agglomeration benefits as long as they provide corresponding urban infrastructure to match urbanisation. As Castells-Quintana (2015) observes, agglomeration benefits greatly depend on the quality of urban infrastructure. Furthermore, agglomeration benefits become limited when the cost of meeting basic needs increases as cities grow – there is an increase in the strain on the environment and natural resources (World Bank, 2015). This situation is evident in developing economies where “congestion diseconomies have prevailed over agglomeration benefits” (Castells-Quintana, 2015, p. 2). Urbanisation has instead led to urban sprawl (Davis, 2006). Yet, people still move to urban areas because incomes and life chances appear greater than in the rural areas.

The general theory is that economic growth should lead to a decrease in the prevalence of squatter settlements (Arimah, 2010a). Marx et al. (2013) explain that economic growth played an important role in eliminating slums in many European countries. European governments translated economic growth gains by investing in social housing and basic infrastructure and services (Balchin & Rhoden, 2002). For instance, as Crook (1992) notes, between 1979 and 1987 the British government’s main preoccupation was to promote house ownership. Hence, it formulated a housing policy that placed much emphasis on private rented housing while also regulating minimum standards of private housing (Balchin & Rhoden, 2002). However, seemingly in many of the developing cities the opposite is true. Economic growth seems to exacerbate increases in slum incidence, as Arimah (2010a) found out in a study of three regions, Africa, Asia and Latin America and the Caribbean (LAC). The study revealed that a one percent increase in economic growth also increased the incidence of slums²¹ in Africa, Asia, and LAC by 2.3, 5.3 and 3.5 percent, respectively (Arimah, 2010a).

Zambia has experienced rapid urbanisation since the early 1960s with the urban

²¹ Arimah’s definition of slums also includes squatter settlements.

population rising from twenty-one in 1963 to forty percent by 2010 (see Table 1.1). However, there has not been corresponding urban housing to match the increase in urban population and hence, there is now an acute urban housing shortage (see 6.3). Although other factors including high birth rates (Nag, 1990; CSO, 2003) and conversion of sub-centres into towns (CSO, 2013b) are also responsible for rapid urbanisation, the main driver of urbanisation has been rural-urban migrations especially during the period between 1963 and 1990, as rural dwellers migrated to urban areas for socio-economic opportunities that urban areas offered (Makasa, 2010).

However, rural-urban migration seemingly stalled between 1990 and 2000 as the country underwent economic recession brought on by the economic shocks of the 1970s and 1980s (Simutanyi, 2008; Limpitlaw, 2011). This is also the period when the country began implementing Structural Adjustment Programmes (SAP) (see 5.4). Potts (2005; 2013) attributes the decline in urban population during the stated period to a concept called counter-urbanisation, which describes a reverse trend in the movement of people from urban to rural areas. A poor performing economy after two global economic crises of the 1970s, triggered counter-urbanisation that was more apparent in the Copperbelt Province than in other regions due to mass employment redundancies resulting from a failing mining industry and its privatisation later (Henriot, 1997; Potts, 2005; 2012; Limpitlaw, 2011). As many people lost employment and subsequently their incomes, some families opted to 'go back to the land' because they could not sustain their households' stay in urban areas. Nonetheless, it is noteworthy that the urbanisation trend seems to have picked up since 2000 causing urban population to increase from thirty-five to forty percent in 2010 (see Table 1.1). The probable explanation for this scenario is that after HIPC completion in 2005 there was an increased volume of investment in existing and new businesses that attracted more people to migrate to the cities for work opportunities (see 1.2).

6.4.2 Complex Land Acquisition Procedures and Building Standards

Another factor contributing to urban housing shortage arises from the complexity of land and building regulatory systems in place. Several observers including Mwimba (2002), Mutale (2004), and UN-Habitat (2005a) have pointed out the complex nature of the land administration process from land application to issuance of land title in Zambia. For instance, in addition to too much documentation, land administration involves many departments including local councils, Commissioner of Lands, and survey department (see Appendix P). The government has made strides to improve the

process such as decentralising land administration to local councils at the district level (GRZ, 1985), and issuance of title deeds at the province level. However, Mutale (2004) notes that the procedures have remained complex and hence, make land acquisition a time consuming and costly endeavour. The land acquisition period ranges from three to twelve months, and a further twelve months for acquiring a land title (Mutale, 2004; Mwimba, 2002). Consequently, many people often buy land on the black market and usually in the squatter settlements to cut on bureaucratic expensive procedures (UN-Habitat, 1996b; Mwimba, 2002).

According to Arimah (2010a), for a unit increase in the duration it takes to complete the land application and registration processes in Africa, Asia and LAC, there was an increase of 0.04 percent in the prevalence of slums. Pursing this further, the cost of land from local councils is too high for many low-income earners to afford. Although land charges respond to public demand at a given time, they tend to be higher in municipal and city councils than in district councils.²² The location of the local council – if it is urban or rural also influences the demand for land and land charges. For instance, documentary evidence from Kitwe City Council (KCC) and Chipata Municipal Council (CMC) in 2013 showed that the former charged more for plots that were relatively smaller than those the latter offered (see Table 5.1 and Table 5.2). As noted earlier, Kitwe is urban while Chipata is mainly rural and hence, the reason for land charges being higher in Kitwe than in Chipata (see Chapter 4). One interesting observation regarding the plot sizes between the two local councils is that there is no uniformity in the sizes of different types of plots – low-cost, medium-cost and high-cost. It appears that each local council has its own preferences. Although not part of the discussion of this research, the observation seemed quite important to ignore it. Furthermore, it appears that local councils' pricing concentrate on the high end of the land market as they often create more medium- and high-cost plots cost than low-cost plots since returns on the former are higher than on the latter types of plots. Hence, low-income earners seek cheaper land in squatter settlements. However, it appears that local councils desire to curb the growth of squatter settlements by creating more low-cost plots for lower income groups as the following extract from an interview with one senior council officer shows:

²² Based on author's experience working in a local council (2002-2005)

As a council, we now emphasise on the creation of low-cost plots because we believe that in that category many low-income people would be able to build low-cost houses within their means.

Regardless, it seems unlikely that low-income earners would afford to pay for low-cost plots either in Chipata or in Kitwe. In a scoping study to assess performance of the housing finance sector, Drummond et al (2013) found that many urban households earned less than US\$500 per month (see Table 6.4). Clearly, they could not afford a low-cost plot at US\$716 in Kitwe or US\$892 in Chipata (see Table 5.1 and Table 5.2).

Table 6.4: Average Incomes of urban household in Zambia

Type of Housing	Household number, and percentage of population	Residential location/ Tenure	Employment group	Household monthly expenditure (Income)
High Cost	79,687 (3%)	Low density areas; Titled property; Owners/ tenants	Formal sector employment; high level employment	In excess of K5000 (US\$1000)
Medium Cost	104,121 (4%)	Medium density areas; Mostly titled property; Owners/ tenants	Mostly formal sector employment; middle level employment	Between K2500 and 5000 (US\$500 to 1000)
Low Cost	664,600 (23%)	High density areas; Mostly untitled property in informal residential areas; Owners/ tenants	Mostly informal sector employment; Supplemented by multiple informal economic activities	Below K2500 (US\$500)

Source: Adapted from Drummond et al (2013, p. 25)

Regarding building standards and regulations, there have been concerns that they are unrealistically high and hence contributing to the high cost of building or purchasing houses and hence, making housing unaffordable to many low-income households (Drummond, et al., 2013; UN-Habitat, 2012a). Therefore, many households opt to build in squatter settlements where standards and regulations do not apply (Arnott, 2009). Besides, with incomes of less than US\$500 (see Table 6.4) and far less than the average cost of the ‘basic needs basket’²³ of US\$655 (see Appendix T), low-income households are concerned more with meeting the demand for food than buying high quality building materials. Drummond et al (2013) and UN-Habitat (2012a) have observed that building standards that local councils apply in urban areas are unrealistically high and inappropriate, especially for low-income housing. Apparently, Zambia has maintained the planning and building standards inherited at independence from Britain (see 6.3.4). Ironically, Britain has revised its spatial planning standards and regulations several

²³ The basic needs basket compiles the cost of basic requirements a family of six needs per month. The BNB is based on major urban districts, but it is also estimated for rural districts (JCTR, 2005; 2014)

times to reflect the changing environment (Collier & Venables, 2014; UN-Habitat, 2013; Njoh, 2003). However, in 2009 government attempted to review the Town and Country Planning Act (Berrisford, 2011). At the end of the fieldwork for this research in August 2014, the new Urban and Regional Planning Bill was still in draft form. This means that town planning remains static, and unresponsive to socio-economic and political changes (UN-Habitat, 2013; Taylor, et al., 2015).

6.4.3 *Unfavourable Economic Environment*

Another cause of urban housing shortage concerns the unfavourable macro-economic environment that the country has faced since the late 1970s (see 1.7.2). As noted in Chapter 5, Zambia implemented SAP in the 1980s and 1990s to restructure its ailing economy (Saasa, 1996). Some macro-economic policies such as privatisation of state-owned enterprises, and reduced public spending have had tremendous impact on the urban poor (Henriot, 1997; UN-Habitat, 2003a; Fraser, 2007). For instance, privatisation led to many people losing employment and incomes (see 6.4.1), and ultimately lost access to decent housing. Similarly, reduced social spending on social services such as public housing contributed to diminishing housing stocks and hence, many people now living in squatter settlements (Fox, 2014).

The private sector also seems to have failed to meet the housing need of lower-income groups because it has mainly targeted higher-income groups with regular employment and access to formal credit (Durand-Lasserve, 2006). Local councils also invariably lack the financial and expert capacity to carry out the work needed to address urban problems (Ooi & Hong, 2007). Hence, to meet their housing needs many of the urban poor build houses in squatter settlements, adding to their prevalence (Fox, 2014).

Evidence suggests that Zambia's economy improved steadily between 2000 and 2010 as indicated by its Gross Domestic Product (GDP) growth from 3.9 to 10.3 percent, respectively. During the same period, GDP per capita also increased from US\$340 to US\$1456 (see Figure 6.15). In normal circumstances, an increase in the GDP per capita would result in reduction of slums because people would have more disposable incomes to build new or improve existing housing. In a study of several countries from Africa, Asia, and Latin America and the Caribbean to explain the prevalence of slums in developing countries, Arimah (2010a; 2010b) demonstrates that a percentage increase in GDP per capita occasions a 7.6 percent reduction in the proportion of a country's urban population living in slums.

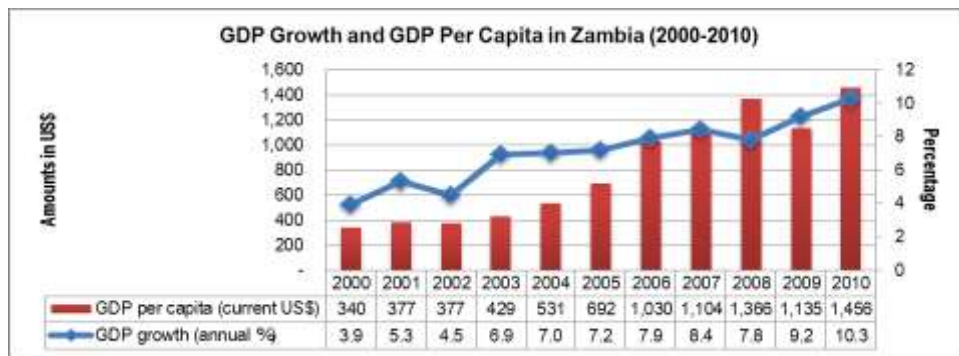


Figure 6.15: GDP Growth and GDP Per Capita in Zambia (2000-2010)

Source: Compiled from the World Bank

However, the opposite prevails in Zambia's case where it seems that as GDP per capita increased between 2000 and 2010 (see Figure 6.15), the squatter population also increased by over 100 percent (see Table 1.2). Although there was an increase of 20.5 percent in total urban housing between 2000 and 2010, most of it was squatter housing that increased by thirty-nine percent while formal residential housing increased by five percent only (see Figure 1.1). Therefore, the concern that needs addressing is why there was such an increase in the squatter population in the presence of steady economic growth and three possible explanations exist. Firstly, the benefits of economic growth such as infrastructure development have only been concentrated in urban areas without trickling to the rural areas. To access these opportunities that development offers, rural dwellers migrate to urban areas where affordable urban housing is already inadequate and hence, they end up in squatter settlements (see 6.4.1). Secondly, although GDP per capita increased it did not benefit the poor. As UN-Habitat (2003b, p. 27) observes, "the poor do not automatically benefit from good macroeconomic statistics, compared to the non-poor, particularly in terms of the corresponding improvements in the quality and coverage of public services." This perhaps explains why slum incidence is high in countries with high poverty levels (UN-Habitat, 2003b; 2005b; Davis, 2006).

Lastly, Zambia is a heavily indebted country that spends larger sums of money on debt servicing than on investment in infrastructure that could contribute to lifting people out of poverty (Marcelino & Hakobyan, 2014; Situmbeko & Zulu, 2004; ADB, 2014). In a study to determine what drives infrastructure spending in cities of developing countries, Arimah (2005) observed that debt servicing had a tremendous effect on expenditure on public infrastructure making it difficult for the poor to get out of poverty. Devas (2003) had pointed out earlier that heavy debt obligations would pre-empt financial resources that could be used in addressing the poor's infrastructure needs such as slum upgrading and prevention.

6.4.4 *Inadequate Investment in Urban Housing*

From 1964, the state has been responsible for providing public housing (Makasa, 2010). Nonetheless, private companies have also provided housing but mainly for their employees' consumption (Mutale, 2004). Despite having the sole responsibility for public housing provision, it appears the state has failed to invest sufficiently in housing to meet growing housing demand caused by rapid urbanisation (see 6.4.1). In the mid-1990s, government liberalised the housing sector to allow private sector participation and pledged to provide an enabling environment to stimulate private sector involvement in the housing sector (see 5.4.1). Yet, the state seems to have failed to provide the anticipated enabling environment. For example, budgetary allocations have been less than half of what it pledged. In fact, the biggest allocation was 6.5 percent in 2007 (see Figure 5.1). Clearly, allocations to housing are insufficient to stimulate investment in housing by companies and individuals. On the other hand, the state provided some tax incentives on corporation tax, value added tax and import duties to encourage private sector participation in housing development (Makasa, 2010). Sadly, as Drummond et al. (2013) observe, uptake of tax incentives has been unimpressive while private sector involvement in the housing has remained low. Moreover, private developers seem not to favour low-income earners because the cost of low-cost houses that range between US\$37,000 and US\$90,000 is unaffordable (see Table 6.5).

Table 6.5: Purchase Prices of Houses (US\$)

Name of Developer	Low-cost house	Medium-cost house	High-Cost house
Lilayi Estates	36,770	38,240	-
National Pension Scheme Authority	-	91,500	166,000
National Housing Authority	90,000	95,000	-
Park View Estate	-	234,000	334,000
Unicorn Estate Development	-	200,000	-
Silverest Housing Development	85,000	-	220,000

Source: Compiled from Email from Steven Akakandelwa (2014)

In 2010, one needed to earn a gross monthly income of at least US\$2500 (K12,600), and pay a deposit of about US\$14,000 (K69,000) to buy a three-bedroomed low-cost house (see Table 6.6). Even this housing scheme was unaffordable to many households because they earned less than US\$500 (see Table 6.4). Evidently, the private sector has also failed to meet the housing need²⁴ of low-income households. Hence, poor

²⁴ Housing need refers to the number and type of housing units required to accommodate a population at a given standard of housing occupancy (Myers, et al., 2002).

households opt to buy plots and build houses incrementally in squatter settlements. As Davis (2006, p. 17) observes, “markets in the third world rarely supply more than twenty percent of new housing stock, so out of necessity, people turn to self-built shanties, informal rentals, private sub-divisions, or the sidewalks.”

Table 6.6: Lilayi Estate Homeownership Scheme Requirements

House Type	One Bedroom	Two Bedrooms	Three Bedrooms
House Size (M ²)	37	57	89
Cost of Houses (K)	33,333	38,235	55,882
20% Deposit (US\$)	6,667	7,647	11,176
Closing + Insurance (US\$)	1,511	1,696	2,359
Total Upfront Amount (US\$)	8,178	9,343	13,536
Balance to be paid over 15 years (US\$)	25,155	28,893	42,347
Minimum Gross Monthly Income (US\$)	1,499	1,710	2,469

Source: Human Rights Commission (2010, p. 38)

6.4.5 Poverty

The rise in urban poverty became more prominent with the resumption of SAP in 1991 to the mid-2000s (Chibuye, 2014). Some analysts have observed that while the economy needed restructuring, implementing so many SAP policies simultaneously was too adverse on a weak economy (Henriot, 1997; Fraser, 2007). Hence, SAP triggered many socio-economic problems including rising poverty levels and deepening inequality (Fraser & Lungu, 2008; Henriot, 1997). Compared with the rest of SSA and the developing world, poverty levels in Zambia have been extremely high since the 1990s (see Table 6.7). As earlier noted, Zambia is among the poorest countries of the world (see 1.7.2).

Table 6.7: Share of population living in absolute poverty by world region

	1980	1990	2000	2010
Developing World	53%	43%	34%	17%
Sub-Saharan Africa	53%	57%	59%	47%
Zambia	-	70%	73%	61%

Source: Compiled from Roser (2015), CSO (2012a), and Chibuye (2014)

Due to privatisation of state-owned enterprises including ZCCM, many people lost employment and incomes (see 6.4.1). According to the World Bank (2003), formal-sector employment fell from twenty-four percent in the 1990s to ten percent in the 2000s. Moreover, government removed consumption subsidies and cut social spending on services including public housing (see 6.4.3). Together these factors caused households to lose incomes and fail to meet costs of social needs and services and

hence, the rise in poverty (Chibuye, 2014). Evidence shows that urban poverty increased from forty-nine percent in 1991 to fifty-six percent in 1998 (see Figure 1.3). Although urban poverty has reduced by half since 1998, many people in the urban areas seem to lack meaningful incomes to invest in housing for three reasons. Firstly, urban unemployment remains quite high at about fifteen percent compared to 3.1 percent in rural areas (CSO, 2013c). This was also evident from the data gathered from the case study settlements regarding the employment status of households. It appears that many households did not have anyone employed (see Figure 6.16).

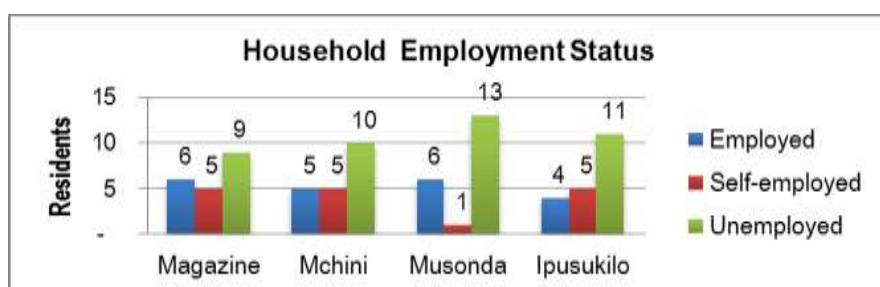


Figure 6.16: Household Employment Status in Case Study Settlements

Source: Author

Since many financial institutions require a borrower to be in formal employment and earn a minimum monthly income of US\$500-1500 (Drummond, et al., 2013; Human Rights Commission, 2010), it implies that many of the households in the case study settlements would not have access to housing finance. Besides, as the research shows later (see 8.4), in households where at least one member worked, their earnings were less than US\$500 per month. Secondly, financial institutions require land titles as collateral for home loans and mortgages (Drummond, et al., 2013). However, evidence shows that most of the low-income households in urban areas have no title deeds for the property they own and hence, they cannot provide the collateral lending institutions require (see 6.3.3). Data gathered from financial institutions that included commercial banks and Microfinance Institutions (MFIs) also showed that they needed land titles as collateral for home loans and mortgages (see 6.3.3), as the following quote from one respondent from one commercial bank shows:

We offer mortgages but not for housing development in squatter settlements. However, we have had people from improvement areas that have accessed mortgages and loans to improve their housing and other properties. In their case, they had occupancy licences, which we accept as collateral. (FI5, BS, 44yrs)

FI5 brought out an important aspect of accepting occupancy licences - land titles issued to landowners in legalised settlements. This situation highlights the importance of legalising squatter settlements for landowners to get occupancy licences. It also gives

credibility to the debate on whether landowners in legalised settlements need land titles, de facto or perceived tenure security to make investment decisions (see 2.2.3). Clearly, landowners in Zambia need land titles to access finance for investment in housing.

Thirdly, interest rates on borrowing are quite high and unaffordable for most of the low-income households while duration of loans and mortgages are most often short (Chiumya, 2004; Gardner & Rust, 2007). Since 2009, the average lending rates for loans and mortgages have ranged between sixteen and twenty-nine percent, and eighteen and twenty-two percent, respectively (Bank of Zambia, 2014). Evidence gathered from several financial institutions revealed that interest rates on loans and mortgages were indeed quite high especially for squatter residents who earned less than U\$500 per month (see Figure 6.17 and Figure 6.18).

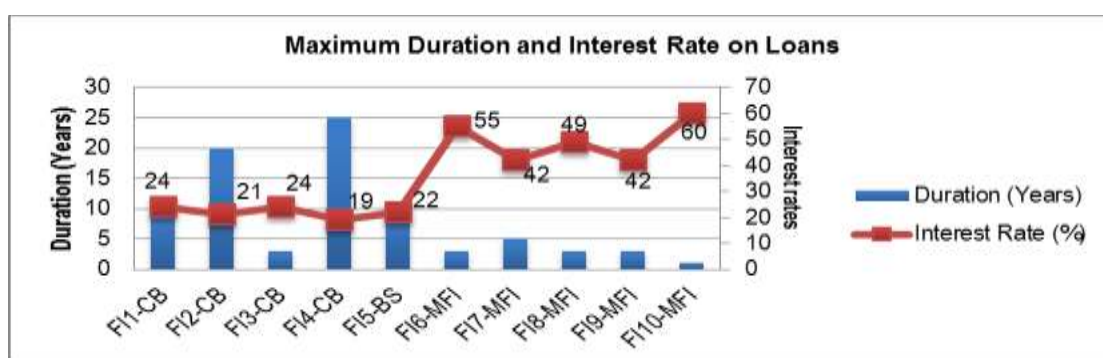


Figure 6.17: Maximum durations and Interest Rates on Loans

Source: Author

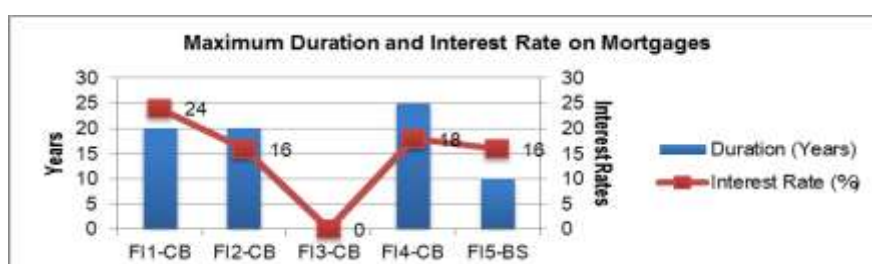


Figure 6.18: Maximum durations and Interest Rates on Mortgages

Only commercial banks offered mortgages at interest rates of sixteen to twenty-four percent and durations of ten to twenty-five years (see Figure 6.18). However, the requirements for borrowing were similar to those for loans including applicants possessing land titles, and a verifiable home address (see 6.3.3). This is a general rule in financial lending that the lender takes a charge on the property – if a borrower defaults, the lender can take possession of the property and sell. Regarding the duration for loans, these seem generally too short considering that many people take longer to complete their houses. According to evidence gathered, the modal time the respondents who

claimed to have built their own houses took to build was five years (see Figure 6.19). However, in extreme cases, it took some homeowners about one month and another fifteen years to finish building (see Appendix U, Appendix V, Appendix W, and Appendix X).

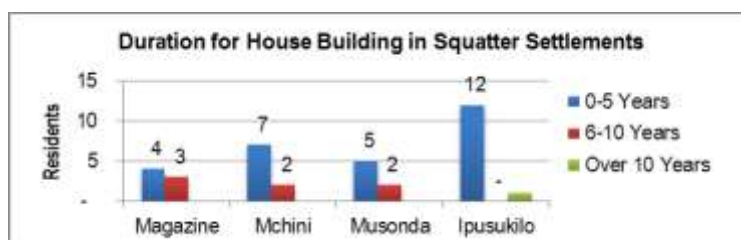


Figure 6.19: Duration for building houses in Case Study Settlements

Source: Author

On the other hand, evidence from various financial institutions show that the maximum durations for accessible personal loans ranged from one to five years for MFI loans, and three to twenty-five for commercial banks loans years (see Figure 6.17 and Figure 6.18). Some commercial loans that had durations of up to twenty-five years were mainly business and investment loans, which by nature of stricter requirements are inaccessible to many low-income earners.

Consequently, these strict requirements including applicants being in formal employment, land titles as collateral, and high interest rates and short durations on loans, act as obstacles to many of the urban poor access housing finance (Chiumya, 2004). As Drummond et al (2013, p. 94) concluded in their study, “existing structural conditions in the housing and financial market, which limit access, are complex and multifaceted, and can only be addressed through the involvement and cooperation of all stakeholders including public, private and tertiary spheres.” To make matters worse, it appears many financial institutions especially commercial banks, are unwilling to create tailor-made housing finance products for low-income households (see Figure 6.20).

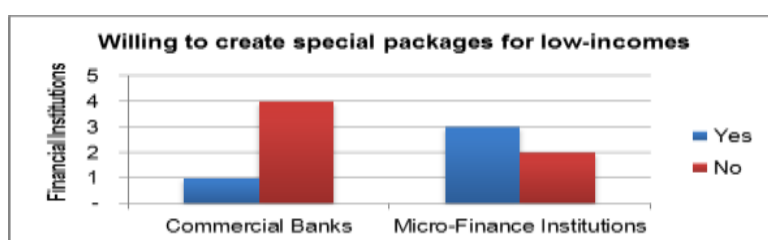


Figure 6.20: financial institutions willing to create special packages

The financial institutions who indicated that they would create special packages for low-income households explained that if there were a need for that they would consider. As one respondent explained:

We already have a special account designed specially to encourage the underserved to begin saving. This account has an opening balance of K50 and account holders can deposit any amount. [...]. We know that there would be increased demand for our services. Most of our borrowers are from squatter settlements. Briefly, we will respond according to the situation as we always do. (FI7, MFI, 6yrs)

Another respondent also explained as follows:

The services and products we offer are demand driven. If a need arises to design purpose-made services for low-income groups including those in squatter settlements, the pricing committee that is responsible for such, will surely come up with some desired products. (FI2, CB, 5yrs)

The financial institutions who indicated they would not create purpose-made products for low-income household said their products were sufficient and accessible to all people if they met the conditions. As one respondent explained:

We believe that the services offered now are adequate because they are easily accessible, and affordable. (FI5, BS, 44yrs)

According to the World Bank (1994b), most of the urban poor lived in unplanned squatter settlements on the periphery of urban centres, where they lack of legal status and service provision constrained their productivity. Nonetheless, in the last two decades other non-traditional forms of accessing finance have developed including microfinance, *kaloba*, and *chilimba*. Microfinance Institutions (MFIs) have emerged to provide credit to mostly those not served by commercial banks and mortgage companies. They also target small- and medium-sized entrepreneurs (Chiumya, 2004). Although MFI interest rates ranging from thirty-three to one hundred and forty-six percent are normally excessive, compared to those of commercial banks many low-income households prefer to borrow from MFIs to because of their ease of access and flexible collateral requirements (Chiumya, 2004; Bank of Zambia, 2014). As Rust and Gavera (2013) observed, some MFIs have now ventured into providing home improvement loans. *Kaloba* and *chilimba* are two of the most popular local systems used in Zambia (Melzer, 2009). *Kaloba*, which means ‘the more you borrow, the higher the cost of paying back’ is an informal microcredit system that offers short-term loans at high interest rates of up to 100 percent (Byrne, 1994). Lenders are usually individuals and access is through personal referrals. Nonetheless, it is more flexible and accessible than formal credit, and it is available to all income groups (Drummond, et al., 2013).

Households may also access credit through a *chilimba* system, another informal system designed to help people save towards planned targets (Melzer, 2007). *Chilimba*, which means strengthening in Bemba and Chewa languages, is an equivalent of rotating

savings or ‘money-go-round’. It is a self-help way of assisting those who are unable to raise the money required for either business or buying household items (Mukuka, et al., 2002). It usually involves two or more people willing to save for a pre-determined target, and members decide on initial amounts to contribute and give to one person when it is their turn in the cycle. They can also review the amounts to contribute, and once all members have achieved their goals they can decide to stop or continue with the chilimba. Although not an income generating venture, chilimba provides good savings and access to credit one may not have had at once had they not been part of the system (Melzer, 2007). Chilimba savings could help low-income households invest in improving their houses incrementally. Kaloba and chilimba are only interim measures, and therefore not quite sustainable in a case where a household needs to build a new house or even improve an existing one. They still need an assured source of credit at reasonably affordable interest rates. Therefore, since many urban households are poor and unemployed, they may be unable to pay back to kaloba or join a chilimba group.

To summarise, urban housing shortage is the main cause of the prevalence of squatter settlement. Many factors have led to urban housing shortage including rapid urbanisation, complex land procedures and building standards, unfavourable economic environment, inadequate investment in housing, and poverty. The next section examines the various housing programmes that government undertook to address the urban housing shortage and the extent to which they addressed the situation.

6.5 RESPONSES TO HOUSING SHORTAGE

The research has established that although the urban housing shortage and subsequently the prevalence of squatter settlements originated in the colonial era under authoritarian rule, the situation in both cases intensified during the independence and post-independence eras under socialist authoritarian and neoliberal democratic regimes, respectively (see Chapter 5). To address this urban housing situation, government during the last two eras implemented several housing strategies which this research identifies as fully funded (conventional) housing (1965a; GRZ, 1966a), sites-and-services schemes, and squatter upgrading (GRZ, 1971b; 1979).

6.5.1 Fully-Funded Housing

As the term ‘fully-funded’ suggests, the government funded housing provision without passing the cost to the beneficiaries. At independence, the government was concerned with the housing shortage that had resulted into many squatter settlements especially in

towns along the rail line (Makasa, 2010). Therefore, it planned to build housing for the civil service and the public (GRZ, 1965a; 1966a). Although there was no comprehensive housing policy to guide housing development at the time, government implemented housing programmes through wider national policies called national development plans and government circulars. Government also outlined several objectives that it intended to achieve over the period of the development plans (see 5.3.1). The major drive for adopting conventional housing was to provide standard houses to cover as many urban households as possible and curb the development of new squatter settlements (GRZ, 1965a; Makasa, 2010). Therefore, the first conventional housing programme through the Transitional Development Plan (TDP) targeted and built only five thousand medium-cost and high-cost houses for civil servants and expatriates mobilised for administrative functions (Rakodi, 1986a; GRZ, 1966a) (see Table 6.8). There is no data to show what the housing need was at the time. However, evidence suggests that many people were already living in squatter settlements because of urban housing shortage.

Table 6.8: Performance of Conventional housing programmes (1965-1989)

Period	Target	Achieved	Shortfall	Success rate %
1965-1966 (TDP)	5,000	5,000	0	100.0
1966-1970 (1NDP)	-	-	-	-
1972-1976 (2NDP)	28,183	4,283	23,900	15.2
1979-1983 (3NDP)	284,000	4,200	279,800	1.5

Source: Compiled from GRZ (1965a; 1966a; 1971b; 1979), Mutale (1999, pp. 90-91)

The next conventional housing programme came through the First National Development Plan (1NDP) and government intended to continue providing conventional housing and encourage owner-occupied housing as a fundamental human right for all Zambians (see 5.3.1). It is uncertain what quantity of housing government planned and delivered as many scholarly works report different figures. For instance, Mutale (1999) estimates the number of houses built at 15,993. Several others put the figure at 1,429. However, government still failed to provide more low-cost housing contrary to the advice of the United Nations (UN) to allocate seventy-five percent of all housing investment to low-cost housing. Instead, it invested over fifty percent of the allocation into housing for civil servants and higher-income groups (Sanyal, 1981). Additionally, the local councils to whom government delegated to responsibility of providing public low-cost housing for rent also failed to continue the programme due to inadequate funding (Mutale, 2004; Makasa, 2010).

The third programme, with the view of meeting the housing needs of low-income households, came through the Second National Development Plan (2NDP) (see 5.3.1). Therefore, of the total allocation of K43 million (£30.1 million), government assigned 90.6% to conventional housing while the rest (9.6 percent) went to sites-and-services, and squatter upgrading programmes (Kangwa, 2007). As in the 1NDP, government spent over seventy percent of the conventional housing allocation on civil service housing. Besides, of the 28,183 housing units planned it only delivered 4,283 (see Table 6.8). Mutale (2004) notes that despite the 2NDP being initiated during a period of relative prosperity, its performance was not good. Hansen (1982) explains that the construction of the Tanzania-Zambia Railway (TAZARA) that was a pressing matter at the time required more funding and hence, funding to housing became secondary.

The last major conventional housing programme during the socialist regime came through the Third National Development Plan (3NDP) under the umbrella objective of attaining minimum shelter standards (see 5.3.1). This aim probably focused much on sites-and-services and squatter upgrading programmes. By this time, government focus had shifted from housing provision to private homeownership financed by personal savings. Nonetheless, it continued with conventional housing, which by its scale was also the most ambitious (Kangwa, 2007). The government planned to construct 284,000 houses (78,240 houses per year), which would be broken down as very low-income (89.6%), low-income (6.6%) lower middle-income (1.6%), middle-income (1.5%), and high-income (0.7%) (GRZ, 1979; Makundi, 1992). However, government only delivered 4200 housing units of which low-cost houses were 700 (see Table 6.8). The programme suffered a serious lack of financial commitment from government (Kangwa, 2007). Furthermore, despite government's plan to encourage homeownership through purchasing of completed houses, more than fifty percent of the houses were affordable only to less than two percent of the population (Schlyter, 1988). Although conventional housing was to continue into the Fourth National Development Plan (4NDP), there was no funding for it (JICA, 2007). The country had just began its first SAP attempt in 1987, and one of the donor conditions then was to cut social spending and subsidises (Henriot, 1997; Saasa, 1996).

Post-independence conventional housing programmes have not performed any better than their predecessors have. In fact, they have been quite insignificant in contributing positively to solving the urban housing shortage. The first of these programmes was the Presidential Housing Initiative (PHI) that began in 1998. PHI had no targets but by the

time it ended in early 2000s it had only delivered 500 houses in Lusaka and another 102 in Ndola. PHI failed to roll out to other districts because of insufficient funding. Furthermore, although many of the houses were low-cost to accommodate low-income earners, their purchase prices were too high for low-income earners to afford. Consequently, PHI failed to meet the housing needs of low-income earners but ended up benefiting higher-income earners (Schlyter, 2003a). Instead, the PHI programme only succeeded in displacing squatters through the process of gentrification (see 2.2.4).

Government announced the second post-independence housing programme through the Fifth National Development Plan (5NDP). Its intention then was to build 36,500 houses spread equally in all of the seventy-three districts during the period 2006-2010 (GRZ, 2006a; 2011). However, by 2010 government only built 214 houses because of insufficient funding (Makasa, 2010). Nevertheless, it planned for more housing in the Sixth National Development Plan (6NDP) (2011-2016). Government would facilitate building of 150,000 houses annually for both homeownership and rent between 2011 and 2025 (GRZ, 2011; UN-Habitat, 2012a). However, it is unclear how the government intends to fund the programme. Evidently, budgetary allocations to housing have been insufficient to have a meaningful impact on the urban housing shortage (see Figure 5.1).

All conventional housing programmes under the socialist authoritarian and neoliberal democratic regimes appear to have failed to solve the urban housing shortage. There are several explanations for the failure of housing programmes to solve the urban housing shortage. These reasons are similar to all those discussed earlier but here the researcher explains them in the Zambian context (see 2.2.5). Firstly, housing programmes lacked proper planning and management (Makasa, 2010). At independence, Zambia lacked qualified staff that would have planned and managed urban development (Du Plessis, 2006; Simposya, 2003). However, during the post-independence era, housing programmes still lacked proper planning. Although a housing policy exists, government has failed to implement nearly all of the strategies it required to create an enabling environment for housing investment (Makasa, 2010). Lack of planning resulted in failure to match housing objectives with fiscal resources (see 6.5.1). Moreover, the number of houses at any given time was inadequate to meet the demand for housing. As Schlyter (1998, p. 262) explains of the post-independence PHI programme, “the numbers were very limited in relation to the huge need, and the cost was at a level that only a few people could afford.”

Secondly, even when it was aware of the critical shortage of low-cost housing at

independence as people already lived in squatter settlements (see 5.3), government still failed to prioritise low-income housing and thus, perpetuated the housing problem (Sanyal, 1981). Instead, government allocated more funding to higher-income housing, than low-income housing, to which it also diverted funding for squatter settlements (Mutale, 2004; Makasa, 2010; Rakodi, 1986a). One cannot clearly explain the bias against low-income housing but only speculate that it had to do with priorities of clientelist politics (Tordoff, 1980). As observed in Chapter 5, merging party and government structures at both national and local government levels lead to the entrenchment of clientelism in all spheres of government (Larmer, 2011). This affected how government distributed resources among various departments and groups of society (Baylies & Szeftel, 1992). The democratic regimes have also failed to prioritise low-income housing. For instance, nearly all PHI houses were middle- and high-income type (Schlyter, 1998). The houses initially designed as low-income houses turned out to be too expensive for the poor to purchase because of the high standard materials used that raised the purchase price (Makasa, 2010). Consequently, government failed to encourage homeownership as many low-income households could afford to buy the expensive houses (Schlyter, 1998).

Thirdly, housing programmes lacked funding to achieve intended targets (Rakodi, 1986a). Although the state delegated public low-cost housing provision to local councils, funding for housing was erratic and inadequate. Hence, the councils failed to continue building houses (Mutale, 2004; Makasa, 2010). Since affordable low-cost housing was not available to meet the growing demand for low-income housing, many households were “left to their own devices” and built houses in squatter settlements (Berner & Phillips, 2005). The fourth explanation for failure of conventional housing programmes concerns the continued system of institutional housing (see 5.2). Hence, as in the colonial era many people were not motivated to build their own houses (Mutale, 2004; Schlyter, 1998). Lastly, low-income housing failed to meet the needs of many households especially in terms of size and cultural concerns (Rakodi, 1986a). Therefore, some people opted to live in squatter settlements where they built houses designed to their requirements.

Makasa (2010, p. 169) summarises the reasons for failure of housing programmes as, “inefficiency, cumbersome decision making and administrative procedures, and disagreements on suitable standards, that also included the inappropriateness of the strategies adopted to meet the needs of a rapidly growing population.” By implication,

failure by government to meet the housing targets has exacerbated the housing deficit. Hence, in the pursuit of “the dream of a house of one’s own” (Hansen, 1996, p. 128), many households continue building houses in squatter settlements.

6.5.2 Sites-and-services Schemes

Having recognised that conventional housing alone was not enough to address the housing shortage, government introduced sites-and-services schemes, a cost-sharing programme (Rakodi, 1986a). This shift began in the mid-1960s through a government Circular No. 17/66. In this first informal housing policy, government pledged to provide thirty percent of proposed new housing units per year in sites-and-services areas over the duration of the 1NDP (GRZ, 1966b). Moreover, through Circular No. 59/68, government provided assistance in the form of building materials loans and technical assistance to beneficiaries of the sites-and-services plots (Rakodi, 1986a; GRZ, 1968). Furthermore, government set up institutions such as the Zambia National Building Society (ZNBS) and National Housing Authority (NHA), to provide mortgages for home building to individual applicants, and spearhead and control all national housing programmes, respectively (see 5.3).

The underlying principle of the sites-and-services schemes was that authorities would provide serviced land/ plots, while beneficiary households would build their houses according to approved plans of their own choice (Gattoni, 2009). Sites-and-services schemes therefore heavily depend on the willingness to pay and the ability of intended beneficiary households to build and improve their own houses (Mayo & Gross, 1987; Matovu, 2000). They ranged from an empty plot of land with some basic services like water and sanitation connections, and roads to the provision of a ‘core’ house consisting of a toilet and kitchen only on the plot with attached services (Gattoni, 2009). There were two types of site-and-services schemes, the standard and basic sites-and-services schemes. The former was based on the standard definition of providing surveyed plots with financial assistance for essential infrastructure while the latter consisted of a plot without financial assistance (Matovu, 2000; Gattoni, 2009).

In Zambia, the primary objective of sites-and-services schemes was to meet the housing needs of low-income households in urban areas by providing fully serviced sites in accordance with the 2NDP housing objective of encouraging homeownership (see 6.5.1). Therefore, government would not provide housing but facilitate access to housing finance and land for low-income households to improve their housing

conditions. Those targeted for the standard sites-and-services schemes were from the working class who could afford to build their own houses (Rakodi, 1986a). They received serviced plots and developed them through aided²⁵ self-help housing (GRZ, 1966b; Mutale, 2004). However, because of financial constraints government could not continue with the standard sites-and-services plots and hence, it introduced the basic type without essential infrastructure and financial assistance (GRZ, 1971b). Instead, beneficiary households would meet the full cost of the plot including interest payable in instalments (Sanyal, 1981). Like conventional housing, sites-and-services schemes failed to achieve their planned targets. During the duration of the 2NDP, of the 67,000 serviced sites planned for, government only delivered 12.2 percent (8138 sites). For the 14,600 sites planned for delivery during the 3NDP, government only delivered 4963 sites (34 percent) (GRZ, 1971b; 1979; Rakodi, 1986a).

There are several reason advanced for the failure of sites-and-services schemes. Firstly, Rakodi (1986a) explains that there was controversy over plot sizes, which were too small for further house expansions. Secondly, the unresolved question of the legal status of serviced plots, prevented beneficiaries from obtaining formal sector credit for house construction. Consequently, beneficiaries of core houses could not extend their houses. Moreover, the unclear legal status of the site-and services plots made it difficult for beneficiaries to understand the grounds for plot repossession in case of cost-recovery default (Rakodi, 1986a). Thirdly, the eligibility criteria for a serviced plot favoured those in formal employment and excluded the self-employed applicants (Sanyal, 1981; 1987). Lastly, despite having the capacity to reach more people than conventional housing, sites-and-services schemes received inadequate funding (see 6.5.1).

To summarise, sites-and-services schemes failed to achieve planned targets by far. This implies that many households who did not benefit from the programmes continued to live in poor housing conditions in squatter settlements.

6.5.3 *Squatter Upgrading*

The driving force for state-led housing programmes was to solve the urban housing shortage that manifested through the prevalence of squatter settlements (see 6.5). Evidently, these programmes failed because squatter settlements kept on growing. As Rakodi (1986a) notes, the inability of housing programmes to keep pace with the

²⁵Government provided both financial (building materials loans) and technical assistance.

rapidly growing urban population catalysed the prevalence of squatter settlements. Squatting became a strategic response to urban housing shortage (Hansen, 1982). Initially, government responded to squatter settlements through demolition (Schlyter, 1998; Mutale, 2004). However, for every settlement demolished more sprung up somewhere else because there was not enough conventional housing to accommodate low-income households (Rakodi, 1986a). By 1971, government realised that that demolitions were an exercise in futility; squatter settlement eradication was a difficult task that would take long to achieve (UN-Habitat, 2012a). Moreover, it realised that squatter settlements played an important role in contributing to solving the urban housing crisis (see 2.2.2). Therefore, through Circular 29/68 it announced plans for resettling squatters (GRZ, 1968). This circular also strengthened the resolve of councils to eradicate squatter settlements by resettling squatters in basic sites-and-services areas (Rakodi, 1986a). However, resettlements of squatters also proved unsuccessful because government failed to deliver the sites-and-services plots it planned (see 6.5.2).

Therefore, government chose squatter upgrading as a way of enabling many families to attain the minimum shelter standards and to promote a homeownership scheme financed by personal savings and long-term institutional credit (GRZ, 1979, p. 324). After all, as government later claimed, “Although squatter areas are unplanned, they nevertheless, represent assets both in social and financial terms. The areas required planning services and wholesale demolition of good and bad houses alike was not a practical solution” (GRZ, 1971b, p. 148). Squatter upgrading initially began on a very small scale during the 1NDP in the 1960s. The programme also benefited from financial and technical support (GRZ, 1966b). However, because of resource constraints in the 1970s, government withdrew the support to squatters (Sanyal, 1981). After the impressive performance of the Lusaka Squatter Upgrading Project (LSUP)²⁶, government decided to replicate it in other settlements within Lusaka using own resources. As such, government announced the next programme to upgrade 110,900 in the 3NDP. However, government only upgraded 13,162 homes (11.9 percent) (GRZ, 1979; Makundi, 1992). Some observers have pointed out that there was insufficient funding for squatter upgrading because government diverted over fifty percent of the funding to higher-income housing (see 6.5.1).

²⁶ Refer to Section 6.6

In summation, the responses to the urban housing shortage have been unimpressive. Conventional housing, sites-and-services schemes, and squatter upgrading all failed to mitigate the problem of urban housing shortage. As a result, many of the urban poor continue living in squatter settlements. The main reasons for failure of these housing programmes have been lack of planning and management that led to failure to match objectives to resources, and inadequate funding to housing programmes. Other reasons include failure to prioritise low-income housing, and the failure to understand the physical and cultural needs and of the intended beneficiaries.

6.6 LUSAKA SQUATTER UPGRADING PROJECT – AN EVALUATION

In 1974, government secured funding from the World Bank to upgrade some squatter settlements in Lusaka city. Government was able to obtain this support because at that time, the Bank had just approved its policy on funding urban development in developing countries (Ramsamy, 2006). Hence, the Lusaka Squatter Upgrading Project (LSUP) was one of the pioneering upgrading programmes in Africa (Gulyani & Connors, 2002). To support LSUP, government passed the Housing Act, which also empowered local councils to give squatters tenure security and provide basic social facilities in the areas (see 5.3.1).

6.6.1 Programme Definition

According to LSUP, squatter upgrading meant, “the provision of infrastructure at basic standards, community services, loans for building materials, and land tenure” (Pasteur, 1979, p. 52). It also implied resettling in adjacent overspill sites-and-services areas “those displaced by insertion of services in existing areas. Therefore, like KIP and PFB, LSUP defined the aim of the programme, which helped it identify the necessary interventions (see 3.5.1). According to Keare and Paris (1982), LSUP had two main components including physical infrastructure and socio-economic improvement (see Table 6.9). Within the socio-economic component, LSUP also included land regularisation and titling (Bamberger, et al., 1982; Gulyani & Bassett, 2007). Generally, LSUP seems to have made significant progress and substantial achievements in both components in three years since 1974.

Table 6.9: LSUP Components and Achievements by December 1977

Project Components	Target	Achieved	Achieved (%)
Infrastructure Implementation			
Provision of communal water standpipes, roads and security lights to benefit families	17,700	19,916	113
Demarcate plots in overspill, and site & services areas	11,601	8,088	70
Community facilities			
Schools	20	8	40
Clinics/ health centres	3	0	0
Markets	17	6	35
Community centres	17	7	41
Socio-economic Development			
Allocate site-and-services plots	2,170	2,898	134
Erect core units in overspill, and site & services areas	11,927	5,047	42
Building material loans beneficiaries	28,851	9,151	32
Value of Building loans (US\$)	8,728,000	4,081,080	47

Source: Adapted from Keare and Paris (1982, p. 7)

6.6.2 Sources of Funding

Furthermore, LSUP had explicitly defined sources of funding as the World Bank and government (Pasteur, 1979; World Bank, 1974a; 1974b). The estimated total cost of the project in 1974, US\$41.2 Million, was financed by \$21.2 million (51.5 percent) from the Government of Zambia's own resources, including small contributions by American Friends Service Committee (AFSC) and UNICEF, and a supplemental \$20 million loan (48.5 percent) from the World Bank (Pasteur, 1979; Siamwiza, 1986; Sanyal, 1987). LSUP identified four squatter settlements for upgrading namely Chawama, George, Chaisa and Chipata (Keare & Paris, 1982). Additionally, LSUP included provision of sites-and-services plots, as was the practice with early upgrading programmes (see 3.2).

However, as LSUP progressed it faced financial constraints arising from the redirection of most of the government funding to medium- and high-cost housing for civil servants (see 6.5.3). When World Bank funding ended in 1979, LSUP also became financially unsustainable because government could not continue funding it (World Bank, 2002a). Furthermore, failure to recover costs on building material loans from beneficiaries contributed to LSUP's financial problems (Bamberger, et al., 1982). Sanyal (1987) notes that apart from lacking sanctions on loan defaulters, immense political interference also contributed to LSUP's poor cost-recovery. LSUP was also unable to control the high project costs it incurred (World Bank, 2002a). Hence, due to financial constraints, it could not be replicated within or outside of Lusaka (Rakodi, 1986a).

6.6.3 Management of LSUP

Like the Kampung Improvement Programme (KIP) and Favela Bairro Programme

(PFB), LSUP also had a technical unit dedicated to its management (see 3.5.2). The technical unit called the Housing Project Unit (HPU) and housed within the Lusaka City Council (LCC), was a self-contained unit with divisions for Engineering, Social Services, and Finance and Procurement (Pasteur, 1979; Gulyani & Bassett, 2007). Its staffing comprised professional staff supported by two cadres of field staff - community development staff who dealt with relationships with individual participants and community groups, and construction advisers who provided technical advice to participants on a variety of tasks related to self-help building (Pasteur, 1979). The HPU managed and supervised LSUP activities such as design of social infrastructure, settlement selection for upgrading, and setting standards for home improvements.

The criteria used for selecting squatter settlements for upgrading included the size of the settlement, proximity to existing services, conformity with existing plans, and income levels of residents (Keare & Paris, 1982). In terms of size, the four settlements (see 6.6.2) selected together inhabited 86% of the city's squatter population, and were relatively close to existing sources of employment, public facilities, and planned or existing utility services. Furthermore, planned improvements in the areas conformed to the city's master plan (Keare & Paris, 1982). Moreover, early socio-economic surveys indicated that households in the selected settlements had reasonable incomes and could afford to pay their share of the development costs (Bamberger, et al., 1982).

However, unlike KIP and PFB that scored favourably on the management of upgrading programmes, LSUP appears to have faced several challenges. For instance, although it viewed as a pilot venture to scale down housing standards and improve housing conditions of nearly forty percent of the city's population, LSUP still imposed high standards on low-cost housing (Keare & Paris, 1982). Moreover, unlike KIP that encouraged kampung residents to use local materials and technologies (see 3.5), LSUP demanded the use of conventional building materials (Bamberger, et al., 1982). Consequently, the cost of building became too high for many of the poor households to afford (World Bank, 2002a). Furthermore, although the HPU was created as an independent management unit, it did not actually operate independently since central government had ultimate control and responsibility for the project (Rakodi, 1986a). When LSUP began in 1974, the HPU seemed to operate as an independent unit within the Lusaka City Council. This was the period after Zambia had just become a one-party state two years before (Chikulo, 2009). Although official merging of the state and political structures concluded in 1980, the Party-and Its-Government (PIG) system was

already in force, and in control of LSUP (see 2.3.1 and 5.3). Therefore, as the United National Independence Party (UNIP) continued consolidating its presence and control of all government structures, the HPU also fell under the control of the Office of the Prime Minister then. Hence, LSUP became a highly politically controlled programme (World Bank, 1983). The Lusaka City Council lost control over plot allocation to beneficiaries as UNIP took over the responsibility to ensure that its cadres benefited (Sanyal, 1987). The result was a local council land system that was not up-to-date (World Bank, 2002a). Additionally, despite being located within the Lusaka City Council LSUP, failed to not only provide institutional capacity building but also transfer skills to the council because it was not directly involved in the project (World Bank, 1983). This perhaps explains why after expiration of external and government funding, the Lusaka City Council did not replicate LSUP in other squatter settlements within the city (Rakodi, 1986a; Gulyani & Bassett, 2007).

6.6.4 Stakeholder and Community Participation

According to the World Bank (1983), except for government ministries and donors, LSUP did not involve stakeholders outside of government. NGO involvement was also limited because only one NGO, AFSC participated. AFSC's main role was to promote community participation in the programme (Turner & Maskrey, 1988). According to Turner and Maskrey (1988), community participation in LSUP was impressive. However, other analysts observe that LSUP lacked community participation especially during the planning and implementation stages of the programme (Rakodi, 1986a). It seems to have followed a purely top-down approach where government decided what it thought the people wanted (see 2.4). Although there was some form of community participation through a UNIP political structure, it appears the arrangement was not representative enough for beneficiary communities (Pasteur, 1979). LSUP could have adopted the Ward Development Committee (WDC) structure that existed within the Lusaka City Council structure that would have allowed for wide representation of people within the communities. However, the WDCs appeared to be somewhat weak, and hence, the choice to use the UNIP structure of because of its "strength and organisation" in the areas (Pasteur, 1979, p. 53; Sanyal, 1987, p. 290). As such, because of inadequate community participation, LSUP ended up with service levels that did reflect what residents wanted (Rakodi, 1986a). Moreover, the involvement of the UNIP community leadership meant that non-UNIP members found it difficult to access plots and building materials loans (Rakodi, 1986a). Furthermore, LSUP faced the problem of

limited community participation in maintenance activities in some upgraded settlements because residents who were not part of the initial stages of LSUP were reluctant to participate (see 3.2.4).

6.6.5 Community Support

As observed already, LSUP had socio-economic development as one of its major components (see 6.6.1). Although LSUP provided building materials loans to beneficiaries to enable them improve their houses, it did not make provisions for skills training and entrepreneurial development as did PFB and KIP (see 3.5.6). Besides, because of political involvement in the distribution of material loans, many people who were not UNIP supporters did not benefit from the loans (see 6.6.3).

Overall, LSUP performed better than the conventional housing programmes (see 6.5.1). According to Keare & Paris (1982), LSUP facilitated an increase in the district housing stock by about fifty percent through production of low-cost housing. Furthermore, it was able to reach many poor households earlier excluded from sites-and-services schemes because of low-incomes (Bamberger, et al., 1982; World Bank, 2002a). Additionally, LSUP generated substantial amounts of employment, and attained efficiency through community participation and involvement (Keare & Paris, 1982). Moreover, granting of land titles stimulated local economic development in the upgraded areas (World Bank, 1983). As such, the World Bank (1983, p. 3) concluded, “the project was substantially implemented as planned and was physically one of the most successful first generation urban projects that the Bank has financed.”

6.7 IMPORTANCE OF HOUSING IN DEVELOPMENT

This section discusses the importance of housing in development as a way to highlight the need for squatter upgrading. Clearly, government recognises the importance of housing in development by identifying it as one of the important contributors to attaining the VISION 2030 (see Chapter 1). Government is also aware that conventional housing failed to solve the housing problem (see 6.5.1). Therefore, in what Gulyani and Bassett (2007) describe as ‘retrieving the baby from the bathwater’ government has turned back to squatter upgrading as a way of improving the living conditions of squatter residents. Through squatter upgrading, government would provide physical infrastructure and services, while squatters would improve their own housing.

Housing is more than a roof over one’s head (Newman, 2002). It provides a place where families interact and may be symbols of status – helps enhance one’s identity and self-

respect. When one views housing in these terms, its expenditure is normally associated with social expenditure on consumer goods. However, housing remains an important social element. Decent housing facilitates good health, enables children to do homework, and frees up women's time to join in the labour market (Collier, 2014). Housing is also a source of wealth in itself or can be used to generate more wealth through rentals or when used as a production space for other goods. Evidence shows that in Mchini and Ipusukilo where squatters have an assurance of tenure security by virtue of their settlement being approved for legalisation and legalised, respectively some of them have engaged in Home-Based Enterprise (HBE) activities such as tailoring, food processing, trading and others (see 8.4).

However, in many developing countries governments have tended to view housing as a consumption element that is a drag on economic growth, having low returns compared to other industries such as manufacturing and infrastructure (Chen, et al., 2011; Arku, 2006). As such, investment in housing tends not to correspond to the housing need and hence, fails to produce sufficient housing especially for low-income households. Nonetheless, Tibaijuka (2009) points out that housing is an important economic stimulus that requires increased investment. To begin with, investment in housing stimulates other service industries other than the construction industry thereby contributing to the country's Gross Domestic Product (GDP) (Tibaijuka, 2009; Buckley, et al., 2009). Next, investment in housing contributes through personal taxes as it generates employment for many people through construction-related trades (Tippie, 1995; 2004). Since many housing projects consist of single storey buildings, they are normally labour-intensive and use rudimentary technology and hence, generate many employment chances mainly for semi-skilled and unskilled labour (Tibaijuka, 2009).

Evidence shows that shortage of urban housing is the main cause of squatter settlements in Zambia (see 1.2). Therefore, provision of adequate housing would play an important role in eradicating squatter settlements and preventing future ones. As Collier (2014) observes, housing is the single most important factor in Africa's economic development. It has the potential to contribute to meeting the social, economic and civic development goals of a nation (PADCO, 2006). Yet, many SSA countries appear not to give housing a high degree of political priority, and even when they have implemented many housing programmes they have not solved the urban housing problem (see 6.5.1). Tibaijuka (2009) observes that at the core of the poor performance of housing programmes is the failure to link housing provision to other prime movers of socio-economic development.

Makasa (2010) identified a lack of comprehensive housing policy as an obstacle to successful housing programmes in Zambia. Collier (2014) also attributes the problem of inadequate housing provision to inadequacy in housing policies, or even a lack of formal policy in the first place. Housing policies are supposed to guide housing provision and as such, should be able to link housing to other economic sectors (Tibaijuka, 2009). However, housing has to be affordable or the poor would not afford it. As Yuen (2007) argues, providing housing for the poor is not enough unless it is also affordable. According to Arnott (2009) and Collier and Venables (2014), affordability can be assessed relative to income and the share of budgets that ordinary households are willing to devote to housing. For most urban households in Zambia, housing affordability is unattainable because their monthly incomes are less than US\$500 (see Table 6.4). On the other hand, private developers charge at least US\$36,000 for a low-cost house (see Table 6.5), and require buyers to earn at least US\$2500 per month in addition to predetermined deposit amounts (see Table 6.6).

Because of public authorities' failure to provide adequate low-income housing, and failure to create an enabling environment, there has been a proliferation of squatter settlements as people seek to meet their housing needs (Makasa, 2010). Hence, squatter settlements have become a permanent 'fixture' in urban areas, growing spatially and in population. In some countries, squatter populations are large relative to the size of the cities in which they occur. For instance, Nairobi's Kibera considered as Africa's largest squatter settlement has about 1.5 million inhabitants (Amis, 2004; Marx, et al., 2013). Despite lacking basic infrastructure and services, squatter settlements attract many people because of the ease of finding shelter that meets their needs (Arimah, 2010a). In what Amis (1984) described as the 'commercialisation of unauthorised housing', many homeowners and tenants in squatter settlements sublet rooms to sub-squatters. Clearly, no single government can provide housing for all its citizens because of fiscal limits. However, governments could create enabling environments especially for squatters to improve their houses, by legalising and upgrading squatter settlements (Hassan, 2011).

In summation, from the foregoing discussion it is evident that housing facilitates social interactions that are fundamental to human well-being and development. Moreover, housing is a source of wealth as it facilitates production of other services and hence, improves people's economic status. Furthermore, the production of housing contributes directly to economic growth through employment, and services other industries provide to drive the housing sector. Lastly, adequate housing acts as a deterrent to further

development of squatter settlements. Given these benefits (though not exhausted) of housing, it is not only an important driver of development, but also a key to poverty alleviation and a deterrent to further development of squatter settlements. The importance of housing in national development cannot be overstated. Therefore, as government strives to upgrade squatter settlements to facilitate property owners to improve their housing, there is need to invest in more adequate housing to reap the benefits that housing has to offer.

6.8 CHAPTER SUMMARY

The chapter sought to assess the urban housing situation to understand the extent of the housing problem, and in particular the need for squatter upgrading. The question regarding whether governments must provide public housing for the poor or not that many scholars debated on several decades ago remains. Whether governments should encourage self-help housing or not, does not diminish the fact that many people live in squatter settlements primarily because governments have failed to provide conventional housing for them. The fact remains that housing is an important basic need that must be met. Therefore, in the absence of governments providing housing, the urban poor must meet this need through self-help housing, and governments must at least provide an enabling environment for self-help housing.

Zambia faces a critical shortage of urban housing, which has quantitatively been estimated at two million. However, this quantitative definition of the urban housing problem has overshadowed other important aspects including the quality, tenure status and location of housing. This research confirms that urban housing is quantitatively insufficient to satisfy the urban housing need the quantitative dimension of the urban housing problem but also goes further to include the other dimensions. Hence, the research has also established that a good proportion of urban housing problem is qualitatively deficient as a significant portion is of sub-standard thereby posing health and safety risks to a large proportion of the urban population. Furthermore, urban housing lacks tenure security and hence, limits investment choices that people would make regarding improving their houses. Lastly, housing is spatially segregated with low-income residential areas being located far from town centres and lacking easy access to basic services that would improve residents' lives and reduce poverty. As such, viewed holistically from the quantity, quality, tenure, and location perspectives, it is fair to conclude that the urban housing situation is indeed critical.

The research established that the underlying cause of the prevalence of squatter settlements in Zambia was urban housing shortage, which was caused by factors including rapid urbanisation, complex land procedures and building standards, unfavourable economic environment, inadequate investment in housing, and poverty. All these factors have acted to exacerbate the urban housing shortage and hence, the prevalence of squatter settlements. In responding to the urban housing shortage, government has implemented many housing programmes that included conventional housing, sites-and-services, and squatter upgrading. However, these responses appear to have failed to mitigate the problem of urban housing shortage. As a result, many of the urban poor continue living in squatter settlements. The main reasons for failure of these housing programmes have been lack of planning and management that led to failure to match objectives to resources, and inadequate funding to housing programmes. Other reasons include failure to prioritise low-income housing, and the failure to understand the physical and cultural needs and of the intended beneficiaries. In examining the LSUP, indications are that its overall performance was quite impressive as it not only facilitated an increase in the district housing stock, but also enabled many urban poor households to access financial resources for improving their houses. LSUP also made substantial amounts of employment and, attained efficiency through community participation and involvement, and enabled many household to receive land titles.

To state the case for squatter upgrading, the research analysed the importance of housing in socio-economic development. Evidence indicates that housing facilitates social interactions that are fundamental to human well-being and development. It is a source of wealth as it facilitates production of other services and hence, improves people's economic status. The production of housing contributes directly to economic growth through employment, and services other industries provide to drive the housing sector. Lastly, adequate housing acts as a deterrent to further development of squatter settlements. Given these benefits of housing, that prove that housing is not only an important driver of development, but also central to poverty alleviation, there is need to invest in squatter upgrading to provide basic infrastructure and empower the urban poor with rights to land so as to enable them make suitable investment choices.

The next chapter presents results from data gathered through various methods including in-depth interviews, documentary reviews, and observations.

CHAPTER 7 THE AIMS AND INSTITUTIONAL ORGANISATION OF SQUATTER UPGRADING POLICY

7.1 INTRODUCTION

This is the first of the two results chapters where I present results with regard to the aims and institutional organisation of squatter upgrading in Zambia. The chapter presents results from interviews with local council senior officers from the two case study areas, senior government officers from the Ministry of Local Government and Housing (MLGH), Non-Governmental Organisations (NGOs), financial institutions, and squatter residents. The main themes in this chapter include planning for squatter upgrading, funding for squatter upgrading, financial capacity of the local councils, stakeholder involvement, and enabling environment for squatter upgrading. However, this chapter first begins by establishing which government organ is responsible for squatter upgrading.

7.2 ROLE OF LOCAL GOVERNMENT IN SQUATTER UPGRADING

The Local Government (LG) Act does not necessarily spell out squatter upgrading as a function of the local councils. However, under Section 61 (29) the LG Act states in one of the sixty-three functions of the local councils (see 5.5) as follows:

To control development and manage the use of land and buildings in the interests of public health and safety, and orderly development of the council area [paraphrased].

Hence, there is no doubt as to whose responsibility squatter upgrading is. Therefore, I asked the councils what kind of responsibilities they had especially as they related to squatter upgrading. A senior officer from one of the councils explained as follows:

We are responsible for the general management of the city/ district... looking after the welfare of all citizens in terms of service delivery. If we look specifically at squatters, the fact is that they are part of the city/ district. Seeing, as we are responsible for the city, we are also responsible for them and are supposed to look after them and provide the necessities.

In a similar way, another senior officer from the other council also explained that:

Squatter settlements, whether intended or not, are part of the city and residents are part of the city population. They too contribute to the economy i.e. they sell and they buy. They own properties, and have so many contributions towards the running of local authorities.

As such, local councils try to provide some minimum basic services, as one officer added later:

Because in the event that we do not provide services to them [squatters], and if there is an outbreak of diseases like cholera, dysentery or typhoid, we will still be responsible. We [council] are still expected to provide required services since we are at the lowest sphere

of government and closest to the people.

Therefore, I queried the councils what sort of services they provided and how much they spent on those services annually. One senior officer responded as follows:

We have budgeted K500,000 from local revenue for services in squatter settlements. This is mainly for solid waste management. We expect to work on roads and street lighting on one road in Mchini.

In the words of another senior officer:

We carry out waste management. This year we have considered grading gravel roads. Solid waste and poor access roads are among the main concerns in squatter settlements. We are also doing perimeter survey and layout mapping, and planning for overspill areas. Regarding the proportion of the budget reserved for squatter upgrading activities, it is not possible to give a figure yet.

Clearly, councils have responsibilities towards squatter settlements despite their illegal status. Regarding squatter upgrading, I asked the councils what their motivations were apart from being one of the housing components in the Sixth National Development Plan (6NDP) meant to contribute to the attainment of the VISION 2030. One senior council officer explained as follows:

When we look at the theme of the VISION 2030, *becoming a middle-income country by 2030*, we examine the components that would lead Zambia to becoming that middle-income country. In this regard, the vision has to be people-centred. If people's living conditions do not improve, you cannot talk about being a middle-income state. Our position as a council is really to look at the community – how do they move from the current conditions in which they are living to better conditions? As we improve these living conditions through provision of services such as roads, water, health and schools, other components like life-skills for generating incomes will come later.

A senior government officer also emphasised the need for basic services as the following quote shows:

We want to provide basic infrastructure and services to our people in the squatter settlements. These areas lack roads, and water and sanitation among other things.

Presently, the living conditions in the case study settlements are seemingly unsuitable for human habitation. For instance, many residents do not have access to clean portable water supplied through water kiosks or piped water. Hence, the squatter residents dig shallow water-wells, which they use as sources of water (see Figure 6.7). Additionally, many households lack access to decent sanitary facilities. Therefore, they use pit latrines that are normally located close to dwelling structures. Typically, pit latrines consist of sun-dried mud bricks and roofed with either old iron sheets or grass thatch. Sometimes, the pit latrines are covered only with polyvinyl chloride sheeting, and left open at the top (see Figure 6.9).

Regarding access roads, in all the case study squatter settlements access roads were in a bad state. Few roads were wide enough for a vehicle to pass while some of them become impassable in the rainy season due to flooding since they lacked proper drainage and bridges (see Figure 6.13). Interviews with squatter residents also revealed that they did not have adequate access to health and education facilities. For instance, of the four settlements only Mchini and Ipusukilo had a public clinic each. The clinics initially begun as community initiatives but later government took over control. Similarly, only Mchini had a public primary school, while some community schools existed in both Mchini and Ipusukilo. Magazine and Musonda did not have any health or education facilities. While the local councils were focused on providing services in squatter settlements, they were also concerned with the issue of tenure security as one senior council officer explains:

We want to ensure ownership to the land that someone owns in the squatter settlements. Then, we give them land records, and those land records are documents, which gives them security of tenure, which they even use to acquire loans from the banks.

Essentially, the motivations of the local councils regarding squatter upgrading are consistent with findings from literature, which identified the main motivations for squatter upgrading as provision of basic infrastructure and services, and improvement of tenure security (see 2.2.3). Squatter upgrading also provides an opportunity for councils to improve the quality and tenure status of their housing stock. Having identified the motivations for squatter upgrading, I asked the councils how they selected squatter settlements for upgrading. In the case of Chipata, a senior council officer revealed that the size of the settlement and its proximity to services were the most important considerations. In that regard, despite there being many squatter settlements the council settled for only three squatter settlements namely Magazine, Mchini and Navutika (see 4.4.1). However, because of limited financial resources the council decided to start the upgrading programme in Mchini because as the senior officer explained:

Mchini is one of the largest and most populated settlements, and close to the Central Business District (CBD) area for various services. [...]. Moreover, Mchini fronts the main road to Malawi and the Chipata-Mchinji rail line, and thus we wanted to provide a good frontage.

In general, Chipata's main considerations were suitability of location, proximity to the CBD and services network, and population size. For Kitwe, the decision of the local council after several council meetings was to upgrade nine of the twenty-eight squatter settlements in the district (see Table 4.7). It appears that, as in the case of Chipata, Kitwe's main criteria for selecting squatter settlements for upgrading included

suitability of location, access to existing services and size of population. Similarly, Kitwe lacked funds to upgrade all the identified settlements. Nonetheless, the council decided to start upgrading in Ipusukilo, as there were already existing upgrading works, as the ensuing quote from one senior officer shows:

Government has already declared Ipusukilo an ‘improvement’ area and it has benefited from the World Bank programme through road construction. It made sense for us to start from there. It also has a large population of over fifty thousand residents.

Ipusukilo and Musonda squatter settlements benefited from the World Bank funded Mufuchani Bridge Project, through the construction of a road that connects the settlements to Riverside Extension on the east and Kwacha on the west. The project also involved relocating squatter residents from Mufuchani squatter settlement across the Kafue River to newly constructed low-income houses on an overspill area in Riverside Extension opposite Musonda and Chipata settlements. Furthermore, the council was concerned about upgrading squatter settlements located in unsuitable areas as the senior officer further explained:

As council, we would like to upgrade all settlements, but as you may be aware, some of them are located on land unsuitable for residential development.

In summation, although not specially spelled out in the LG Act the responsibility for squatter upgrading rests with the local councils.

7.3 PLANNING FOR SQUATTER UPGRADING

Successful squatter upgrading requires comprehensive planning. As observed in the cases of the Kampung Improvement Programme (KIP) and Programa Favela Bairro (PFB) in Indonesia and Brazil respectively, both the national and city governments planned the programmes such that they were able to define clearly programme objectives and what the expected outputs were (see 3.5.1). Therefore, I inquired from the local councils and the MLGH if they had made any plans towards squatter upgrading. According to one senior government officer from the MLGH, there was no national plan for squatter upgrading and explained as follows:

The squatter upgrading programmes would have to be developed at the local authority level. Here at the Ministry level, we are more concerned with policy.

On further investigation, it emerged that the MLGH neither had developed any squatter upgrading policy nor advised the local councils to develop their squatter upgrading plans. Moreover, there seemed to be a contradiction between the government’s decision to let the local councils to formulate their own squatter upgrading frameworks and its

plan to pilot a Participatory Squatter Upgrading Programme (PSUP) in Lusaka whose framework it hoped to roll out to all other local councils. According to the senior officer, the MLGH was in the process of developing a squatter upgrading framework for Lusaka City Council to upgrade two squatter settlements as the following quote shows:

We are currently doing a pilot study in Chibolya and Kanyama compounds in Lusaka. We are doing a participatory slum-upgrading programme, in partnership with Lusaka City Council, which will help us, access some funding. After the pilot participatory squatter upgrading programme (PSUP) in Lusaka, the programme will be rolled out to all other provincial headquarters.

In this regard, the MLGH had engaged consultancy services to develop the PSUP framework. However, when asked if they were aware of the PSUP or MLGH's plan to roll it out to other districts, the senior officers from the two local councils indicated not having official knowledge on the subject. One senior officer explained as follows:

As a council, we are not officially aware of this development. If anything, PSUP is another council's internal programme that is part of its regeneration programme.

Nevertheless, as observed above there appears to be a mismatch between government decision to allow councils develop their own upgrading frameworks and plan to impose one standard upgrading framework on to local councils. The latter appears to be more probable and perhaps explains why MLGH has not advised local councils to formulate their own squatter upgrading plans, despite government having made its intentions to upgrade squatter settlements since 2006. Therefore, I inquired if the two councils had any plans for squatter upgrading. Both local councils had plans to upgrade some squatter settlements according to their various council resolutions also (see 7.2). However, they have been constrained by limited funds, as one senior officer from one of the councils explained:

Yes, as a council we do have plans to upgrade squatter settlements. We have gone further by passing council resolutions to upgrade some squatter settlements. However, due to financial constraints, we have not moved as quickly as we would like to.

In essence, the councils had done the basic work by resolving to legalise and upgrade identified squatter settlements. Moreover, at the time of the research the local councils were in the process of carrying out perimeter and baseline surveys. However, regarding legalisation of the squatter settlements the local councils awaited ministerial approval, which they had not yet received at the time of doing this research. According to the Housing (Statutory and Improvement Areas) Act, the Minister for local government and housing must approve applications for legalisation of squatter settlements. Nonetheless, I queried the local councils if they could develop their own squatter upgrading

frameworks without assistance from consultants. According to the senior officers, the councils were capable of developing their own squatter upgrading frameworks because they knew and understood the prevailing conditions in the squatter settlements. One of the officers also added as follows:

There is nothing new that the consultant will come up with other than what local councils themselves would have done.

Both local councils indicated they had the technical expertise required for squatter upgrading, and would develop their squatter upgrading frameworks if they received formal directions from the MLGH.

To summarise, it appears there has been no planning for squatter upgrading at the national level. Although the local councils have approved some squatter settlements for upgrading, they also do not have comprehensive plans on how to carry out squatter upgrading. Neither of the councils has even defined the programme nor its objectives and expected outputs.

7.4 FUNDING FOR SQUATTER UPGRADING

The evidence from Chapter 3 shows that both KIP and PFB had consistent sources of funding for squatter upgrading (see 3.5.3). This section intends to establish if central government and the local councils have identified the sources of funding for the squatter upgrading programmes. In Chapter 1, the research established that the government identified mobilising long-term finance for squatter upgrading as one of several strategies in its effort to facilitate housing development and squatter upgrading. Therefore, I asked a senior government officer in the MLGH if there was a budget set aside for squatter upgrading and to which he responded that there was none. He explained that since squatter upgrading was a responsibility of local councils, government expected them to utilise part of the grants they received for services to fund squatter upgrading. Accordingly, the senior officer believed that government sufficiently funded local councils, as the following quote shows:

As government, we have continued to give big money to our local authorities for providing services, which should include squatter upgrading. However, money as you know is in short supply. Therefore, we as a ministry insist that our local authorities do everything possible to maximise the collection of their revenues so that they can also try to fend for themselves. We [government] will continue to assist them but in the end, we would want them to stand on their own.

Nevertheless, I probed further to establish where the MLGH would get the money for the PSUP since there was no budgetary allocation to squatter upgrading. The senior

government officer indicated that there was in fact, a budgetary allocation for service provision in new area, and which the MLGH would use for the PSUP, as the following quote shows:

We have a budget line called 'Provision of Services to New Areas of Development' under the Department of Housing and Infrastructure to provide services to new areas or squatter settlements. However, this provision in the budget is not adequate even for the PSUP.

There seems to be another contradiction here regarding government funding for squatter upgrading. Although MLGH claimed it was concerned only with policy formulation, it appears that it was in fact involved in planning and funding the PSUP for one local council. However, when I asked the councils if there they had set aside any funding for squatter upgrading from local revenue, one senior officer from one of the councils responded affirmatively as the following excerpt shows:

We set aside K500,000 mainly for road works.... The water company that will also provide water kiosks will take up the water aspect. You may be aware that some water kiosks already exist. For the market ablution block, we had set aside K60,000. However, as council, we have been able to identify a partner who will build this ablution block, and as such, council will not be able to use its own resources for these activities. Instead, the resources will be freed for other activities.

Nevertheless, the sum of money appears too modest for squatter upgrading. The other council had not made specific funding arrangements for squatter upgrading as one senior officer explained:

We have not set aside any specific amounts for squatter upgrading. However, we are able to get resources from other provisions within the budget [service provision] to support some squatter upgrading activities. I must admit now that from the council's own resources without government support, we cannot manage to upgrade any squatter settlement. We need the assistance of central government especially with funding to upgrade legalised settlements.

Following up on the claim that government gives councils 'big money', I examined the local councils' accounts to determine the extent of government funding (grants) over a five-year period 2009-2013. Evidence shows that during the period under observation, government funding to the local councils has been inadequate to meet with their expectations (see Table 7.1 and Table 7.2).

Table 7.1: CMC Budget Estimates (ZMK Millions) (2009-2013)

	2009		2010		2011		2012		2013	
Revenue	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
National Support	0.60	0.45	0.60	0.85	1.63	2.33	5.03	4.44	10.37	12.10
Property Rates	1.73	1.32	1.47	1.31	1.92	1.76	2.21	2.27	7.80	2.22
Fees & Charges	3.77	3.04	6.60	2.72	5.98	3.76	11.75	2.07	6.50	2.21
Other Receipts	0.52	3.40	0.91	3.30	0.69	0.98	1.07	2.80	0.19	10.56
Grand Total	6.62	8.21	9.58	8.18	10.22	8.84	20.07	11.59	24.85	27.09
Expenditure										
Personal Emoluments	1.97	1.57	2.48	1.45	2.80	3.86	4.22	3.97	0.39	13.15
Provision of Services	3.06	1.86	3.78	2.91	4.06	4.00	7.56	6.26	4.16	1.98
Other Expenses	1.37	1.03	3.31	1.41	3.35	3.51	5.08	1.09	10.29	5.07
Grand Total	6.41	4.45	9.58	5.77	10.22	11.37	16.87	11.32	24.85	20.20

Source: Compiled from Chipata District Fund (2009-2013)

Table 7.2: KCC Budget Estimates (ZMK Millions) (2009-2013)

	2009		2010		2011		2012		2013	
Revenue	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
National Support	3.90	3.02	4.15	3.86	4.19	1.55	7.66	19.23	35.31	25.48
Property Rates	17.35	14.14	16.78	12.57	17.95	14.16	28.55	20.12	29.27	22.53
Fees & Charges	7.27	2.95	6.17	2.69	8.18	5.50	13.68	5.65	35.46	18.33
Other Receipts	23.20	11.72	28.02	20.83	38.40	17.85	44.55	15.32	18.50	4.32
Grand Total	51.72	31.83	55.12	39.95	68.71	39.06	94.44	60.33	118.54	70.67
Expenditure										
Personal Emoluments	26.69	23.34	29.52	25.07	34.81	29.82	37.56	28.79	49.05	46.01
Provision of Services	24.30	8.30	24.82	12.03	32.27	12.46	55.26	13.43	68.20	15.88
Other Expenses	0.73	0.90	0.23	0.45	1.65	0.12	1.62	0.52	1.30	0.05
Grand Total	51.72	32.55	54.56	37.55	68.73	42.40	94.44	42.75	118.54	61.94

Source: Compiled from Kitwe City Council Budgets (2009-2013)

This discovery is also consistent with what one of the senior council officers who explained that government funding was inconsistent, as the ensuing quote shows:

Government has not been consistent in providing grants, even grants in lieu of rates [rates for government properties paid as a lump sum]. I do not even remember when we received a grant in lieu of rates in full. For the past three years [2011-2013], the bill for government properties has been K1.8 million but government only pays 20% [K360,000].

On further examination of the accounts of Chipata, it seems the council regularly received more grants than it expected. However, the council seemed to be consistently receiving less grants than expected. Although it would appear that government often gave the council more funding than it expected, in effect, the council actually received the current year's allocation including balances from previous years (see Table 7.1). Arguably, the volume of grants to the councils increased significantly for Chipata in 2012 and Kitwe in 2013, respectively (see Table 7.1 and Table 7.2). An inquiry from the local councils revealed that an amendment to the Local Government (LG) Act in 2010 that ushered in the LGSC that assumed the responsibility of recruiting staff for local councils (also see 5.5.3), also assigned central government the responsibility of

paying salaries for council staff in lower divisions, as one senior officer explained:

According to this amendment, government is also responsible for paying emoluments for council employees in divisions one up to three.

For both Chipata and Kitwe local councils, the increase in the volume of grants in 2012 and 2013 respectively, was because of increased salary grants. In explaining further the increase in the volume of grants, a senior officer from one of the councils stated that government paid the council to offset some balances that arose due to underpayment of salaries for the named groups of employees, as the following quote shows:

From 1 August 2012 up to the end of the year, government did pay the salaries for Divisions 1, 2 and 3. We later realised that government was only paying the net sums, and upon making them understand the anomaly, government corrected it. Hence, our salary grant increased from K1.5 million to K2.1 million.

However, senior officers from the local councils also observed that salary grants had begun reducing contrary to provisions of the Local Government (LG) Amendment (Act of 2010). Moreover, examination of the accounts of the two local councils also revealed that Constituency Development Fund (CDF) allocations per constituency, had increased from K720,000 to K1,000,000 in 2012, and again to from K1,000,000 to K1,300,000 in 2013. These increases in CDFs certainly increased the volume of grants the councils received especially if they had many constituencies. Chipata and Kitwe had four and five constituencies, respectively and that implied that they both received significant amounts of CDF. Nevertheless, senior council officers pointed out that the council management did not have control over how to use CDF. On the other hand, they were optimistic that with the approval of CDF committees, the councils could access CDF to fund some squatter upgrading activities. When asked who controlled the use and management of CDF, one senior council officer explained as follows:

We can say that the control is participatory. The Member of Parliament has a stake in CDF. The council in liaison with the Member of Parliament choose the committee members who are approved by the MLGH. CDF has a stakeholder approach to its utilisation. If the committee is not happy with a certain project even if the council approves, the committee chairperson being a signatory to the CDF account may refuse to sign for the release of funds. These are the control mechanisms on CDF, and there is no way such funds can be abused.

It appears that despite CDF being channelled through the local councils, its control and utilisation depends on the decision of the committees who represent the constituencies. Therefore, clearly the increase in the volume of grants to the local councils because of CDF allocations increasing does not improve funding to local councils for service delivery. Nevertheless, although the councils could utilise CDF on some upgrading

activities the local councils noted that it was not sufficient as the following quote from one senior officer shows:

CDF is not sufficient to meet the scale of upgrading that we expect to do. We require more funding for that.

Wanting to establish further the claim, that central government gave local councils ‘big money’ for service provision, I asked the councils if they received grants for service provision regularly and sufficiently. Evidence gathered suggests that service provision grants were inconsistent and insufficient. In fact, one senior council officer revealed that his council had not received grants for service provision, as the following quote shows:

Since government began paying emoluments for some council employees...there has been no funding to our council for service delivery. The claim is that much of the funding goes to meeting the salaries of the employees government is paying for.

It appears here that government was more concerned with paying salaries than funding local councils for service delivery. It also gives the impression that government funding for service delivery to local councils might not improve and hence, the councils would not use part of that funding for squatter upgrading even if they received instructions from government to do so. Therefore, I inquired if the councils would require distinct budgets for squatter upgrading. A senior officer from one of the councils categorically confirmed the need for a distinct budget for squatter upgrading, as he explained:

Squatter upgrading requires a great deal of financing and we cannot do that from our current resources. Therefore, we would definitely need a distinct budget for it.

The other council was also certain it would require a separate budget for squatter upgrading, one of its senior officers explained:

If it were possible, we would want a distinct budget for squatter upgrading, and government to fund it.

In relation to the need for a separate squatter upgrading budget, I questioned the local councils if they had made any internal funding arrangements. Both councils revealed they had set aside funds for preliminary works including perimeter and baseline surveys, which were in progress at the time. Additionally, they had imposed an administrative charge of K400 (US\$80) and K1200 (US\$240) for Kitwe and Chipata, respectively, which landowners would pay when all preliminary works were completed. Although the councils expected to raise significant income from the exercise to fund some upgrading activities such as processing of land records for landowners, it was unsustainable as it would be a one-off payment.

Therefore, considering that the local councils could not use CDF to fund squatter upgrading, did not receive service provision grants, and their anticipated revenue from administrative charges would be unsustainable, I queried the local councils if they would consider creating other kinds of levies to fund squatter upgrading. It appeared the respondents were not optimistic with the idea of new levies. According to the senior officers, in the past central government had not only obsessively interfered with how local councils managed some levies but also banned some of them. This revelation was consistent with evidence from literature that showed how government had interfered with the management and operations of the local councils and affected their fiscal affairs (see Appendix Q). Hence, the councils were uncertain government would approve new levies. The behaviour of government towards local councils is contrary to the Aberdeen Agenda that stipulates adequate funding of local governments (see 2.4.1).

Seeing that the MLGH did not have any financial support for squatter upgrading and that the local councils were fiscally constrained, I sought to establish what MLGH thought about the councils' capacity for squatter upgrading. A senior government officer explained as follows:

Upgrading requires more financial resources than local authorities have. There is need to improve and build more capacity at the local level so that the resources that would be directed to them are well safeguarded.

Therefore, from the government's view, local councils did not have the fiscal capacity for squatter upgrading. I also wanted the councils to explain their capacities, other than what documentary reviews revealed. A senior officer from one of the councils explained as follows:

From the council's own resources, without government support, we cannot manage to upgrade any squatter settlement. We need the assistance of central government especially with funding to upgrade legalised settlements.

The councils also appeared to agree with the MLGH's view regarding the lack of fiscal resources. Despite trying their best to perform even basic upgrading activities such as perimeter and baseline surveys, the councils conceded that they could not undertake squatter upgrading alone.

Clearly, local councils and government recognise the benefits squatter upgrading stands to offer. However, funding might prove to be the one single most important obstacle to squatter upgrading. Neither the central government nor the local councils have identified any sources of funding for squatter upgrading.

7.5 FINANCIAL CAPACITY OF LOCAL COUNCILS

In Chapter 3, the research established that the local governments that undertook KIP and PFB were able to meet part of the funding required for the programmes from their own resources. The previous section has established that there has been no government funding set aside for squatter upgrading. Therefore, this section examines the financial capacity of the local councils to determine if they could fund in part or whole their squatter upgrading programmes. Therefore, this section focused on two main questions as follows:

- Did the councils have the financial capacity for squatter upgrading? And
- What needed to be done to assist the councils to fund the squatter upgrading programmes in their areas?

7.5.1 *Assessment of the Local Councils' Fiscal Capacity*

The financial capacity of a local council depends on the soundness of its revenue base as much as its management of the resources. According to evidence from literature, there are two main sources of revenue for local councils including central transfers and local revenue (see 5.5.4). The research also established that these categories have remained the 'traditional' sources. The respondents in this section mainly included the local councils, MLGH, NGOs and squatter residents. Before establishing if the local councils had financial capacity to fund their squatter upgrading programmes, I endeavoured to find out what their sources of revenue were. It seemed that the local councils depended on the traditional sources for their revenue. Regarding local revenue, one senior council officer explained as follows:

Our main revenue sources include property taxes, market and bus levies, trading permits and business licences. However, we have a challenge with collecting property taxes because not many people pay the taxes. [...]. Nonetheless, we are trying our level best. Our budget performance usually stands at 60% but we would want to collect up to 75%. Our budget estimate for the 2014 fiscal year is K131million.

Local revenue also contributes largely to the total revenue of the other council as one senior officer explained:

The budget figure for 2014 is K26 Million. [...]. National support contribution is K10 Million. The rest K16 Million will be raised from local sources which include property taxes, business, personal, and other levies, land development and related charges, building permits, and nuisance fees.

Upon examining documentary evidence, I learned that local councils could also borrow money from external organisations. According to Section 47 of the Local Government (LG) Act, two ways in which a council could receive funds from external sources

included borrowing funds [loans] from government or banks, and issuing stocks or municipal bonds. The purpose for such funds is solely for discharging its functions. However, the LG Act prohibits borrowing from foreign governments or organisations (see 5.5.4). Nevertheless, I asked the councils if they could fund squatter upgrading from their local revenue. Senior officers from both councils reported that they could not fund squatter upgrading from their own budgets because their revenue collections had been decreasing in relation to their budget estimates (see 7.4). A further review of the local councils' accounts indicated that for the most part of the period 2009-2013, their revenue collection efficiency was less than expected (see Table 7.3 and Table 7.4).

Table 7.3: CMC Revenue from local sources (ZMK Millions)

	2009	2010	2011	2012	2013
Budgeted Amount	6.02	8.98	8.59	15.03	14.49
Collected Amount	7.76	7.33	6.50	7.14	14.99
Collection Efficiency (%)	129	82	76	48	103

Source: Compiled from Chipata District Fund (2009-2013)

Table 7.4: KCC Revenue from local sources (ZMK Millions)

	2009	2010	2011	2012	2013
Budgeted Amount	47.82	50.97	64.53	86.78	83.23
Collected Amount	28.81	36.09	37.51	41.09	45.18
Collection Efficiency (%)	60	71	58	47	54

Source: Compiled from Kitwe City Council Budgets (2009-2013)

The implication here was that if the councils were unable to collect according to their budget estimates, they were probably not raising enough revenue to build their fiscal capacities to provide capital-intensive services such as squatter upgrading. Therefore, given their financial position that was weak, their claims that they could not fund upgrading from own sources were correct. Nevertheless, with locally organised resources, the councils planned to carry out some basic upgrading activities such as baseline and perimeter surveys. For capital-intensive upgrading activities such as provision of access roads, and water and sanitation facilities, they needed government assistance (see 7.4). During the first interview (in phase one of my fieldwork) with one senior officer from one of the local councils, I learned that his council was quite determined to proceed with its planned upgrading activities even without government support. The senior officer then explained:

We are proceeding with planned upgrading activities ... even if there was no national support.

However, by the time second interview with the officer during the second phase of my

fieldwork (see 4.3), the councils had not completed its perimeter and baseline surveys that had begun earlier. It had also not held any community meetings that it had planned as part of the preliminary upgrading activities in the squatter settlements meant for upgrading. At that point, I asked the senior officer if he thought the council could still do upgrading without national support. The officer conceded that the council certainly required government support as the following statement shows:

There are basic things that we can fund as a council. Nevertheless, if we are going to provide meaningful services and improve the living conditions of residents in these areas, we definitely need support; otherwise, it is an exercise in futility.

The government also seemed to agree with the councils on their lack of financial capacity to fund squatter upgrading (see 7.4).

I also wanted to get the views of NGOs regarding their assessment of local councils' fiscal capacity for squatter upgrading. For this research, I interviewed nine NGOs who were involved in providing various basic services in the local councils under study (see 4.6). All of the NGOs who responded to the question reported that they did not think the local councils had the financial capacity to fund squatter upgrading (see Figure 7.1).

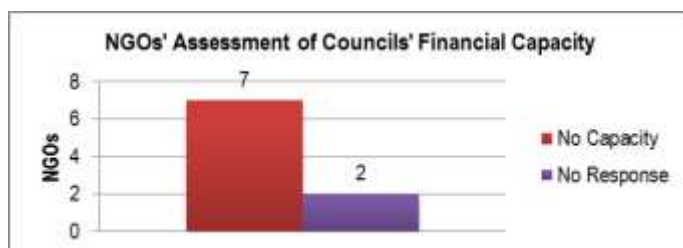


Figure 7.1: NGOs Assessment of Local Councils' Financial Capacity

One of the NGOs who doubted the local councils' fiscal capacity for squatter upgrading had the following to say:

The council has in the recent past failed to raise revenues for its own operations because the sources of revenue are very limited to begin with. (NGO3, Chipata, 20yrs)

The Council on its own cannot manage to finance squatter upgrading because their finances are tight. (NGO1, Kitwe, 5yrs)

Another NGO who had the opportunity to work with many types of local councils in the country explained the situation that seemed to affect nearly all councils, as follows:

Local councils do not have the kind of resources that can generate the kind of funding they would need for squatter upgrading. Their resource base has immensely depleted. Central government now controls all significant revenue sources once held by councils... Local councils are left with property taxes from which they are not even collecting enough revenue for service provision or salaries. There is too much tax evasion by property owners. (NGO5, Kitwe, 3 yrs)

Many NGOs interact fairly well with local councils. In fact, before 2009, NGOs in each district registered with respective local councils to create synergy and avoid duplication in service provision. Some of the NGOs signed memoranda of understanding with councils for service delivery. Moreover, NGOs are involved in the affairs of local councils through forums such as the District Development Coordinating Committee (DDCC). As such, NGOs are able to give independent assessments of councils' capacities regarding squatter upgrading. However, the NGOs believed that the councils had qualified technical staff to manage squatter upgrading activities.

I also inquired from the squatter residents in the case study settlements what their views were on the local councils' capacity to fund squatter upgrading. It seemed farfetched to ask squatter residents to assess the financial capacity of their local councils because unlike the NGOs that regularly interacted with the local councils, the squatter residents did not have similar interactions with local councils. Their only direct link severed when government suspended Area Development Committees (ADCs) in 2011 (see 5.5.3). Nonetheless, I hoped that they would give their assessment based on the level (and quality) of services the local councils claimed to provide in the squatter settlements including solid waste management, and grass cutting services (see 7.2). Therefore, I asked the residents what services the councils provided in their areas. Many of the respondents from Magazine and Mchini reported that their local council provided both solid waste collection and grass cutting services, while those from Ipusukilo and Musonda indicated that the councils only collected solid waste from designated collection points in the settlements (see Figure 7.2).

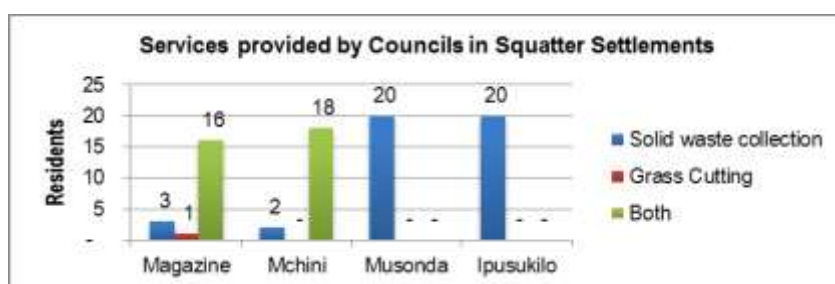


Figure 7.2: Council Services in Case Study Settlements

However, the residents who indicated receiving garbage collection and grass cutting services noted that the services were not on a regular basis. Therefore, given the failure of the councils to provide services regularly, I asked the residents if they thought councils had the fiscal capacity for squatter upgrading. Most of the respondents believed the councils did not have the fiscal capacity. Very few respondents were uncertain as to the fiscal capacity of the councils (see Figure 7.3).

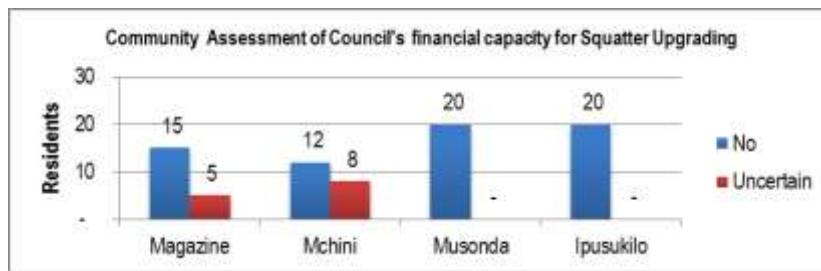


Figure 7.3: Community assessment of Councils' financial capacity for Upgrading

Some of the respondents who believed the local councils had no fiscal capacity for squatter upgrading wondered how the councils could afford to provide roads, water and other services if it could not even manage to collect solid waste regularly. Others explained that sometimes the local councils failed to pay their workers' salaries, as one Ipusukilo resident explained:

Some of them [councils] cannot even pay their own workers' salaries. (IP11, Male, married)

Another respondent from Magazine noted as follows:

I do not think so [that council had financial capacity]. Our council tries very hard – you can see what they do around town. If the council had money, it could upgrade the squatter settlements. (MG17, Male, married)

In brief, the squatter residents believed that councils had no money to fund squatter upgrading. Clearly, the local councils, government, NGOs and squatter residents agree that the local councils do not have the capacity to fund squatter upgrading from local revenue as demonstrated by their diminishing capacity to collect revenue, failure to pay employees' salaries, and failure to provide the few basic services in squatter settlements on a regular basis. Their assessment of councils' fiscal capacity matches the researcher's assessment based on thorough analysis of the councils' accounts (see 7.4).

7.5.2 How Local Councils Could Fund Squatter upgrading

Having established clearly that the consensus was that the local councils did not have the fiscal capacity for squatter upgrading, I asked the respondents what they thought could be done to help the councils raise funding for upgrading the squatter settlement. According to one senior council officer, it was apparent that the councils needed funding from government as the following quote illustrates:

This appears to be a natural expectation considering that the local councils' revenue bases have diminished mostly because of government actions.

NGOs also seemed to suggest that the government should fund squatter upgrading because the councils were incapable of funding upgrading activities from their local

revenue sources, which they believed were insufficient. One NGO suggested that the government should fund the programmes, as the following excerpt shows:

They [councils] need the support of the central government funding. Government must provide funds for squatter upgrading. (NGO2, Chipata, 44yrs)

Another respondent NGO suggested that the local councils seek external support from international organisations, as the following quote shows:

It [council] needs to embark on vigorous fund-raising by perhaps twinning or linking up with other cities in the Western World who might perhaps give them grants to carry out such programmes. (NGO3, Chipata, 20yrs)

Responding to the same question on what was needed to help the local councils fund squatter upgrading, many of the squatter residents had similar views to those of the local councils and NGOs. For instance, a male resident of Ipusukilo, IP 11 noted as follows:

Central government must fund councils to provide services to the public. We cannot expect councils to work miracles.

Similarly, a male resident of Magazine, MG17 thought government should fund councils, as the following quote shows:

I think government must fund the council more. (MG17, Male, married)

It is evident from the respondents from the local councils, NGOs, and squatter residents that government must fund the local councils for squatter upgrading. Another probable remedy to the local councils' financial malaise, and possibly a means to fund-raise for squatter upgrading programmes, concerned decentralising fiscal resources to the local councils. In Chapter 2, literature review showed that fiscal decentralisation afforded local councils access to reasonable fiscal resources resulting in improved service delivery (see 2.4.1). Therefore, I asked the councils if they thought full fiscal decentralisation would help to improve their fiscal standing. One senior council officer held the view that fiscal decentralisation would indeed help improve the council's financial position especially, as the following excerpt shows:

As things stand in local councils, decentralisation is probably the best option to the present system of centralisation. Local councils do not have the autonomy when it comes to decisions that affect them. Every decision is subject to approval by the minister, and may take a long time. As argued by many, decentralisation is not the panacea to the local government problems but at least the local authorities should be given an opportunity to control and manage the affairs of districts.

Similarly, a senior officer from the other council explained as follows:

Largely, decentralisation would create real autonomy for councils to operate without government or political interference within the legal framework of local government.

The local councils believed that only when they were fully decentralised would they have access to meaningful revenue sources. I also asked the NGOs if they thought fiscal decentralisation would enable the local councils have access to meaningful resources for service delivery, and to which most of them agreed (see Figure 7.4).

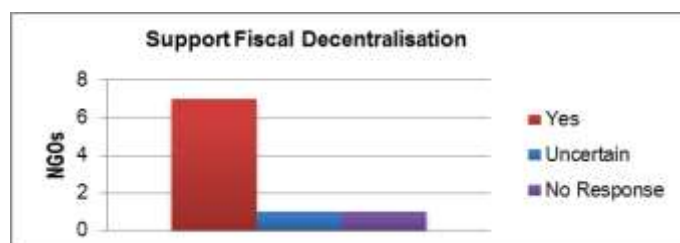


Figure 7.4: NGOs' views on Fiscal Decentralisation

When prompted to explain why they thought decentralisation was good for local councils, the NGOs believed that it would afford the local councils access to meaningful fiscal resources that could also help them upgrade squatter settlements in their areas, as one NGO explained:

The councils would have access to more revenue sources, and make own decisions about managing their operations without interference. (NGO1, Kitwe, 5yrs)

Similarly, another NGO also explained as follows:

Local councils would be able to make decisions about the affairs of the councils without having every decision subjected to minister's approval. (NGO3, Chipata, 20yrs)

A subsequent issue that emerged from the respondents' views regarding fiscal decentralisation was that it must be meaningful in the sense that resources to local councils must be sufficient for them to carry out their assigned responsibilities. This observation is consistent with evidence from literature review that shows that devolved fiscal resources must be adequate, buoyant, stable, and efficient among other characteristics (see 2.4.1). Therefore, the councils warned that decentralisation would be meaningless if it did not come with matching resources, as the following quote from one senior officer illustrates:

If decentralisation came with matching resources, the decisions to plan and implement programmes would be quicker than it is now because most of the decisions are made at the centre.

Some of the NGOs also had similar views on the adequacy of decentralised resources. NGO3 explained as follows:

We are also working on the assumption that central government will not hold on to the major revenue sources and that the sharing criteria would be equitable, then fiscal decentralisation would enable councils access adequate financial resources for service delivery and development.

Similarly, NGO5 noted as follows:

We want a situation where a reasonable share of resources remains in the districts to support development.

Some NGOs felt that in the present centralised system central government needed resources to support its operations at the centre. Therefore, to raise the kind of fiscal resources needed, it had appropriated many of councils' revenue sources over the years. NGO5 explains this situation as follows:

As the situation is, most of the resources collected from districts are channelled to central government and never come back for development purposes. Our argument as civil society is that these resources are just sustaining government's big cabinet.

However, the government did not seem to think that local councils had the capacity to handle decentralisation. Hence, it felt that local councils needed more capacity building, as the following words from one senior government officer show:

There is a need to improve and build more capacity at local level so that the resources that would be directed to them are well safeguarded. It will be possible because as we transfer services we shall be transferring the personnel at the centre to go to local councils.

This view held by government seems to explain why it had delayed implementing fiscal decentralisation despite having a decentralisation policy that had seen its third revision, and a decentralisation implementation plan. However, the local councils disagreed with the view that they lacked capacity for decentralisation. According to some senior local council officers, local councils had been preparing for decentralisation since 2003 when government piloted decentralisation in some of the local councils including Chipata Municipal Council in the Eastern Province. Essentially, the councils were aware of what decentralisation meant. They also knew that it was not a panacea to their fiscal problems but merely a step to performance improvement, as one council officer explained:

The decentralisation policy document is very comprehensive, and given a chance, local councils are destined to improve their performance.

Moreover, the local councils seemed to have demonstrated that they could handle decentralisation, as one senior officer from one of the councils explained:

Some of the local councils have proved that decentralisation can work. They have decentralised structures at all directorate levels and the system has worked for the last twelve years. Other councils on the other hand, require capacity building.

Since 2011, the government created new local councils and hence, raised the number from seventy-two to over one hundred local councils. Certainly, the newly created councils would require capacity building in many areas including fiscal decentralisation.

As such, the local councils pointed out that implementation of decentralisation could not wait until all councils had capacity. They added that since MLGH identified lack of capacity as an obstacle, it needed to ensure that it capacity built the councils that lacked capacity, as one senior council officer noted:

This is where the MLGH comes in to ensure that such councils are capacity built.

I needed an independent view of the local councils' capacity to handle fiscal decentralisation and therefore, I solicited the views of the NGOs on the matter. The NGOs who supported full fiscal decentralisation seemed confident of councils' capacity to embrace it. One NGO explained with regard to one of the councils, as follows:

This council has proved that it can raise finances from a much diminished resource base, and manage its own fiscal resources. However, it is obvious that the council is struggling to meet its financial obligations because the resource base has depleted over time. [...]. However, in terms of management, they have qualified staff that can help account for the money and use it for right purposes. (NGO3, Chipata, 20yrs)

NGO5 also explained as follows:

They [councils] have the capacity to manage decentralised systems. This is not to say they do not need continuous capacity building.

Another NGO representative observed that in fact, local councils began preparing for fiscal decentralisation 1991 when government began devolving many of its functions to them through the new LG Act, as the following extract shows:

They have the capacity for decentralisation. They have been preparing for that for many years (NGO7, Lusaka, 20yrs)

The NGOs believed that the local councils had the capacity to handle fiscal decentralisation considering that they performed some of their assigned functions under constraining conditions given that they did not receive corresponding fiscal resources.

To sum up, it was clear from the respondents that in view of the local councils' weak financial capacity, they expected central government to fund squatter upgrading. The suggestion by some NGOs for councils to consider twining with foreign organisations to facilitate external borrowing appears reasonable but does not fall within the expectation of the LG Act, which prohibits local councils to borrow from foreign organisations. Nevertheless, the respondents also suggest fiscal decentralisation for they believed that it would enable the local councils have access to meaningful fiscal resources for service delivery including squatter upgrading.

7.5.3 Reasons for the Local Councils' Weak Fiscal Position

The evidence showing the lack of fiscal capacity of the local councils was quite overwhelming. Therefore, I endeavoured to examine the major contributing factors that emerged including inadequate government funding, growing urban population, a shrinking local economy, and government actions (and inactions). Firstly, as already observed government funding to local councils for service delivery has been inadequate (see 7.5). Here, I sought to establish the extent to which inadequate government funding affected the fiscal capacity of the two local councils with regard to providing services such as squatter upgrading. Contrary to the provisions of the LG Act to fund local councils through grants (see 5.5.4), it seemed government has failed to provide adequate funding to the local councils. Documentary evidence revealed that between 2009 and 2013, the two case study local councils, Chipata and Kitwe barely received expected grants from central government (see Table 7.1 and Table 7.2). Furthermore, it was unclear what formula government used when funding the local councils. Kitwe City Councils is an urban council and has a larger local revenue base than that of Chipata Municipal Council, a largely rural council depending primarily on agriculture (see 4.4.1). The difference in the two councils' statuses was also evident in their revenue collections for the period 2009-2013 (see Table 7.3 and Table 7.4, respectively).

Therefore, in terms of grants say if government were to use an equalisation system of sharing, one would expect the rural council to receive considerably more than the urban council did. If on the other hand, government's grant sharing considered the size of the district population then both local councils would receive similar grant amounts. Evidence shows that the difference in total populations between the two councils was quite small with almost 456,000 and 518,000 for Chipata and Kitwe, respectively (see 4.4.1 and 4.4.2). Literature review revealed that there was no clearly defined sharing formula or system for government grants to local councils in Zambia (see 5.5.4). However, I inquired if the situation in reality were different from what literature said regarding absence of a grants sharing formula. A senior officer from one of the councils revealed there was no formula applicable to grants, as the ensuing statement shows:

Sometime back, the system of disbursing national grants was clear and transparent because it was always published in the press. Government sent Circulars to all councils, and we knew what each council was getting. If you had queries, you could raise them with the MLGH. Now, we have no idea who is getting what and for what purpose.

Since the local councils did not know the formula government used to allocate grants, I asked MLGH what criteria it used to allocate grants to local to councils. A senior

government officer explained as follows:

For salaries grants, we consider the number of employees a council has while equalisation grants consider the capacity of the council to raise revenue. As for grants in lieu of rates, these depend on the number of properties government has in a particular town.

In the case of the two local councils it is apparent that equalisation grants were not 'equal' to what they are meant to be because there was a large disparity between the grants they received (see Table 7.1 and Table 7.2). Worse still, the local councils did not know what other councils were receiving and for what purposes. This situation has the potential to create distrust among local councils. Nonetheless, government grants to the local councils seemed inadequate because they hardly received what they expected (see 7.4). Many observers including the United Nations Development Programme (UNDP), United Cities and Local Governments (UCLG) and Commonwealth Local Government Forum (CLGF), have bemoaned the insufficient funding and lack of sharing formula for equitable allocation of resources to local councils (see 5.5.4). Government seems to default remitting even constitutional grants such as the Constituency Development Fund (CDF) to the local councils. For instance, for the period 2009-2013 CDF allocations to the two local councils were erratic and inadequate (see Table 7.5 and Table 7.6).

Table 7.5: Chipata CDF allocations (ZMK Millions)

	2009	2010	2011	2012	2013
CDF Expected	0.60	0.60	0.00	3.20	3.90
CDF Received	0.45	0.70	0.00	0.00	1.30

Source: Compiled from Chipata District Fund (2009-2013)

Table 7.6: Kitwe CDF allocations (ZMK Millions)

	2009	2010	2011	2012	2013
CDF Expected	3.00	3.25	3.60	5.00	5.00
CDF Received	0.00	2.66	0.00	7.88	5.20

Source: Compiled from Kitwe City Council Budgets (2009-2013)

On the other hand, while MLGH admitted inadequately funding local councils it also raised concerns over local councils' expenditures. According to a senior government officer, government had observed that some local councils spent more on staff-related matters than on service delivery, as the following excerpt reveals:

Local councils spend more than eighty percent of the financial resources on staff-related issues. We must address this issue quickly because local councils have become employment agencies, using taxpayers' money for wages and so forth, but not providing services to taxpayers.

Documentary evidence also supports the claim that local councils spent more money on staff-related costs than on service provision. For instance, based on the annual budgets for 2009 to 2013, Kitwe seemed to be spending an average of seventy percent of its budget on personal emoluments (see Figure 7.5). The expenditure exceeds the recommended maximum expenditure on staff-related costs of forty percent²⁷.

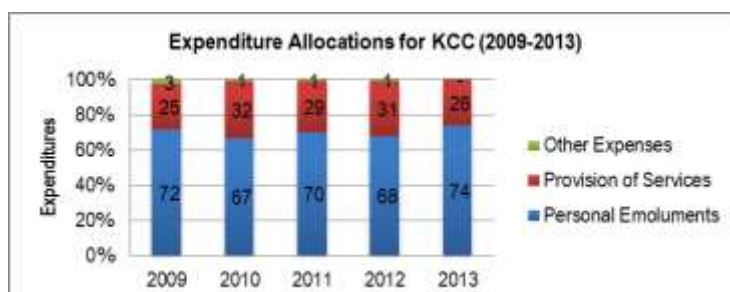


Figure 7.5: KCC Expenditure Allocations (2009-2013)

Source: Compiled from Kitwe City Council Budgets (2009-2013)

Chipata's expenditure on personal emoluments consistently remained less than forty percent from 2009 to 2012. However, expenditure on staff-related costs sharply increased to sixty-five percent in 2013 (see Figure 7.6).

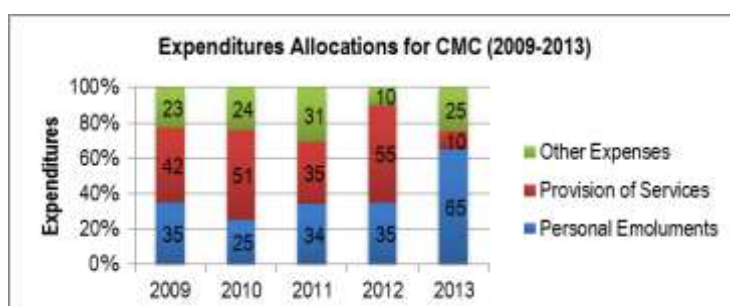


Figure 7.6: CMC Expenditure Allocations (2009-2013)

Source: Compiled from Chipata District Fund (2009-2013)

This increase in councils' expenditure on emoluments appears to coincide with the Statutory Instrument in 2012 that not only increased various allowances for ward councillors but also compelled local councils to pay them monthly salaries effective from January 2013. Additionally, senior council officers explained that the continued recruitment of staff for the local councils by the LGSC contributed to the rising wage bills (see 5.5). Apparently, the LGSC recruits staff based on approved staffing structures and not according to individual local councils' fiscal capacity to meet the staff costs (see 7.4). Nevertheless, the research sought to learn the financial position of the MLGH to

²⁷ See Finance Manual for Local Authorities in Zambia (2008)

comprehend why the funding to local councils was inadequate. Based on the evidence gathered, that funding to MLGH was also insufficient given the number of local councils it had distribute grants to for performing various functions of local government (see 5.5.2). A senior government officer explained that in the 2014 national budget, the MLGH received only about five percent of the national budget. Upon examining documentary evidence such as government audit and financial reports for the period 2009-2013, it emerged that budgetary allocations to the MLGH had been less than two percent of the public expenditure (see Figure 7.7).

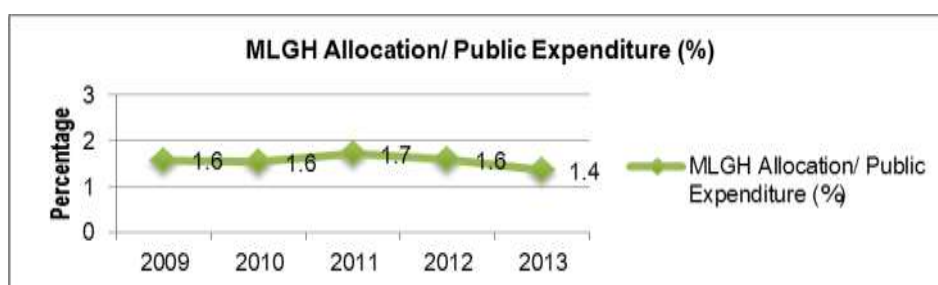


Figure 7.7: MLGH Budgetary Allocations/ Public Expenditure

Source: Compiled from Financial Reports (Ministry of Finance)

Undeniably, central government underfunds local government despite being responsible for delivering sixty-three service provision related functions through local councils (see 5.5). The allocations are clearly insufficient to meet the financial requirements of local government, as the senior government officer bemoaned:

If more than five percent were given to MLGH, we would do more with it. However due to many other competing demands, we cannot get more.

Generally, government funding to local councils was inadequate because the local councils usually received less than their expectations. Moreover, funding was inconsistent because in some years the councils did not receive some grants such as CDF and grants in lieu of rates. Hence, such inadequacy and inconsistency in funding created fiscal pressures for the local councils that spilled over into the subsequent years making it difficult for them to improve their fiscal capacity.

Secondly, the local councils' were fiscally weak because of rapid urban population growth. Evidence showed that during the period 2000-2010, the urban population grew at annual rates of six percent and almost four percent in Chipata and Kitwe, respectively (see 4.4). As such, the urban populations for Chipata increased from about 73,000 to 117,000 (see Table 4.3), while that of Kitwe grew from 364,000 to 501,000 (see Table 4.5). The growth in urban population also meant that there was an increase in the

demand for public services. Evidence also suggests that the local councils' ability to collect revenue diminished. Both Chipata and Kitwe seemed to have consistently failed to achieve full collection of revenues from own local sources and national support (see Table 7.3 and Table 7.4). From 2010 to 2012, Chipata saw a tremendous drop in revenue collection (see Table 7.3). The explanation for that reduction in revenue was largely because the council lost significant revenue from crop levies when government banned such levies in 2009. Banning of crop levies is one of many acts central government has subjected councils to since the 1970s (see Appendix Q). Furthermore, there was a clear decrease in collections for property taxes for both local councils, and Chipata seemed to have felt the biggest impact in 2013 (see Table 7.1 and Table 7.2, respectively). The cause of decreased property tax revenues was because of government interference in property taxes for political expedience (see Appendix Q). Consequently, the revenue collection efficiency for Chipata and Kitwe fell below fifty percent of the budgeted local revenue in 2012 (see Table 7.3 and Table 7.4). Inadequate cash inflows in both local councils have affected their ability to provide quality services. Clearly, the local councils have found themselves in a situation where their revenue bases are insufficient to support the growing urban population, which for the most part was the main recipient of municipal services.

Thirdly, local economies in the two local councils have been shrinking contrary to indications that the national economy improved significantly between 2009 and 2013 (see Figure 1.6). As noted earlier, both Kitwe and Chipata suffered loss of many industries that employed the majority of the urban population (see 4.4), which subsequently led to the shrinkage of their local economies and high unemployment among the people. The diminishing local revenues for the local councils provided evidence of their shrunk local economies (see Table 7.3 and Table 7.4). Moreover, both councils have witnessed increased street vending, a consumption-driven informal that is extremely difficult to tax. Since there were no manufacturing industries forthcoming to create new work opportunities in the areas, street vending seemed to be the main occupation and survival strategy for many unemployed youths and households, who dealt in various merchandise including foodstuffs, clothing and other items (see Figure 7.8).



Figure 7.8: Some street vending activities in Kitwe and Chipata

Source: *Zambian Watchdog*

Finally, the various acts that government has subjected local councils to contributed to the erosion of local councils' fiscal stability. For instance, central government has not only banned important levies that earned local councils enormous sums of money but it has also taken over many stable revenue sources from them (see 7.5.2 and Appendix Q). However, I asked the councils what other government acts contributed to their weak fiscal positions. As earlier noted, a 2010 amendment to the LG Act not only ushered the LGSC but also mandates central government to pay salaries for unionised employees in local councils (see 7.4). Seemingly, some problems have ensued from this amendment. For instance, local councils understood that government would meet the full cost of monthly salaries, which it did for about one year. However, as one senior council officer explained government changed later. Local councils discovered [without formal communication] that government would instead use a new formula, the 50-75-100 ratio to allocate salary grants to local councils. Under this new scheme, city councils would only get fifty percent towards salaries of concerned workers, while municipal and district councils would get seventy-five and hundred percent, respectively. I queried the councils if the ratio was government's legal formula. It appears the 50-75-100 ratio had no legal backing, as the senior council officer explains:

There is no Statutory Instrument regarding these changes [introduction of 50-75-100 sharing system].

Another senior officer adds:

This is not the government's official allocation system. The present resource allocation ratio is the making of the MLGH, to which there is no statutory instrument. Of course, it is illegal but they [MLGH] still get away with it.

This grants sharing system seems to create more financial problems than solutions for municipal and city councils. While government appears to back out of paying full salary grants, the LGSC has continued recruiting more staff for the councils. This has caused

the councils' staffing levels to increase rapidly and hence, the increased expenditure on personal emoluments (see Figure 7.5 and Figure 7.6). Moreover, government seems to be failing to honour the 50-75-100 ratio. As another senior council officer explains:

Even the 75 percent we are supposed to get has not been forthcoming. If anything, the amounts have systematically reduced. Now, government tells us that salaries are to be met from councils' own resources.

During the first phase of the fieldwork, I learnt that one of the councils had not paid salaries for over two months because it had not received funding from government. Some NGOs and squatter residents also confirmed that local councils sometimes failed to pay workers' salaries (see 7.5.1). Clearly, this sharing system has serious implications for the fiscal health of councils. Regardless, when probed to learn about the origins of the sharing ratio, and what inspired MLGH to adopt it, one senior council officer explained as follows:

This allocation ratio is based on the assumption that city and municipal councils have many revenue sources possibly because they are urban. It must however, be borne in mind that these councils have lost several of these revenue sources through government take-overs. Furthermore, the councils do not have the autonomy to set rates and fees for various services without government interfering.

When asked what the impact of the sharing ratio was on the councils' finances, another senior council officer explained as follows:

The impact of this non-constitutional allocation ratio has been quite phenomenal. The assumption that municipal and city councils make more money than district councils make, and therefore require little funding from government, is wrong. It is actually killing the councils. The truth of the matter is that central government has taken over all the major revenue sources from the councils. Therefore, we do not make a lot of money.

Indeed government has appropriated nearly all the main revenue sources from local councils and weakened their fiscal stability (see 5.5.4). Another government action that had serious fiscal ramifications for councils was the introduction of monthly salaries and allowances for ward councillors in 2012 (see 7.5.3). However, central government did not make budgetary provisions for this additional expenditure to local councils - local councils have to finance this additional mandate from own limited fiscal resources. The above scenario explains why in the case of our case study councils expenditures for personal emoluments have been consistently rising while expenditures for services have declined during the period 2009-2013 (see 7.5.3). It also shows how determined government is on undermining the autonomy of local councils. Central government appears to usurping powers from local councils, which it created as autonomous corporate bodies (see 5.5). Instead of promoting decentralisation central government has

been re-centralising local government fiscally by appropriating revenue sources, and administratively by usurping its powers. Consequently, local councils have become very dependent on government grants that also do not seem adequate for their requirements. Moreover, a culture of clientelism has mushroomed in local government as local councils compete for resources from central government (see 5.5.3).

In summation, this Chapter has established that the local councils do not have the financial capacity to fund squatter upgrading from their local revenue. Their revenue bases have diminished following various government acts that have left them fiscally challenged. Therefore, the councils need funding from central government to support capital-intensive squatter upgrading activities. This chapter has also established that because of losing their fiscal stability and autonomy, local councils have become dependent on government grants, which are also inadequate and inconsistent. Moreover, as they compete for resources to sustain their operations, local councils have fallen prey to clientelism that central government exercises in its distribution of grants to councils. This culture of clientelism threatens the implementation of squatter upgrading because unless the local councils are supportive of the ruling party, they are unlikely to receive meaningful grants from which government expects them to fund squatter upgrading.

7.6 STAKEHOLDERS INVOLVEMENT IN SQUATTER UPGRADING

This section reports research results regarding stakeholder involvement in squatter upgrading. One of the requirements identified for an effective squatter upgrading institutional framework is the involvement of stakeholders in upgrading activities (see Chapter 2). Therefore, this research wanted to establish the extent to which the local councils involved other stakeholders in squatter upgrading activities. Earlier, this research established that local councils were responsible for squatter upgrading because it was part of the various functions (see 7.2). It also established that government has not made any budgetary allocations for squatter upgrading but expected the local councils to fund upgrading from the grants they received for service provision (see 7.4). Furthermore, the research has revealed that the local councils did not have fiscal capacity to carry out squatter upgrading from local revenue (see 7.5). Consequently, the local councils face a challenge of funding squatter upgrading to improve the living conditions of squatter residents. From literature review, the research established that one of the survival strategies for local councils was to collaborate with other councils or organisations in service provision (see 2.4). Therefore, I asked MLGH if it had considered getting local or foreign organisations to collaborate with local councils in

squatter upgrading. A senior government officer reported as follows:

We are also aware that as government we cannot afford to provide housing for all due to limited resources. We cannot continue to operate in isolation (like an island). We are concerned and admit that the perception out there is that we have not performed in regards to service delivery. We need the private sector to come in and help us - we want many other organisations to join us.

Subsequently, I inquired if the ministry had identified any organisations that councils could collaborate with in squatter upgrading, to which the officer explained that:

There are many organisations willing to join government in solving the urban housing problem. Some of them want to help their own employees build houses if we open up areas for housing development.

This sounded like a very positive development but it seemed to be happening only at the ministry level. It appears that MLGH did not communicate that information regarding potential partnerships to local councils. One of the local councils admitted to facing challenges accessing information on organisations to collaborate with in squatter upgrading. On the other hand, local councils expect MLGH to help them find organisations to collaborate with in service provision, as the following excerpt from one senior council officer demonstrates:

Knowing the need for councils to upgrade squatter settlements and being mindful of the fact that some of the councils are financially constrained, MLGH should be in the forefront to source and arrange viable collaborations with potential organisations...

Finding organisations to collaborate with could be indeed challenging for local councils especially since the LG Act did not encourage such arrangements, as another senior council officer explained:

According to the LG Act, the MLGH must approve any kind of collaboration in which a council wishes to engage.

However, I asked the councils if on their own, they had managed to get any partnerships with other organisations for squatter upgrading. Although not necessarily in the area of squatter upgrading, one of the councils indicated engaging in collaborative ventures with some organisations in service provision, as a senior officer explained:

We have been involved in a public-private partnership regarding infrastructure provision especially roadworks.

The officer also added that the council anticipated another collaborative arrangement with a private investor for the construction of an intercity bus terminal. However, the council's contribution would only be legal facilitation, as the following quote shows:

In this case, our partner owns both land and finances but because according to the

Markets and Bus Stations Act No. 7 of 2007, only the MLGH or councils can create and control bus stations and markets. For this reason, the company asked the council to be its partner. The scheme awaits the approval of the MLGH.

The other council stated that it did not have any collaboration. Besides, the application procedure for ministerial approval of collaborations with organisations was discouraging, as the following statement from a senior officer shows:

For a council to be involved in a public-private partnership it has to submit a project proposal to the MLGH and this process takes too long and at the end of the day does not yield results.

Involvement of councils in any partnership has to have ministerial approval. This is one of the weaknesses identified in the LG Act that this chapter discusses later (see 7.7.1). However, sometimes, ministerial approvals take long and hence, some councils become discouraged. Nonetheless, the councils intend to pursue arrangements with local organisations willing to work together in service provision. In fact, one of the councils hinted at the possibility of a public-private partnership involving squatter upgrading. Although, it had not yet identified potential partners, the council preferred organisations that would invest in low-income housing, as one senior officer explained:

We have not identified any partners yet that we would like to involve in squatter upgrading. However, we would like especially those that could come in to build low-cost housing to target low-income household.

As a means of attracting investors, one of the councils also proposed adopting the Lusaka Model of upgrading. The model seemed to be favourable where squatter settlements were located close to main roads. It also implies the local councils have to be open to mixed-use planning. The idea behind the Lusaka Model is to leave at least 300 metres of land measured from the road centreline to the edge of the compound boundary. This land would serve as a buffer zone between the settlement and the road, and space for commercial and light industrial development (see Figure 7.9).

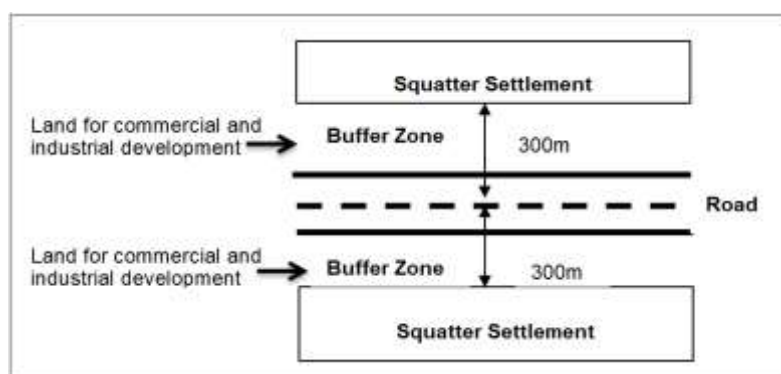


Figure 7.9: The Lusaka Model of Squatter Upgrading

Source: Author's interpretation of model

The model seemed to be a suitable option especially since the local council did not expect funding from government for squatter upgrading, as one officer explained:

We are hopeful that if the MLGH approves our upgrading proposal based on the Lusaka Model, we would be able to raise some money, which we would then be plough back into providing services like roads, water and sanitation among others.

The local council believed the Lusaka Model could attract organisations that were interested in acquiring land since many squatter settlements occupied prime land. While the councils appeared eager to collaborate with other organisations, they did not seek collaborations with local organisations such Non-Governmental Organisations (NGOs) that were already involved in provision of various services to vulnerable groups of people in their jurisdictions. However, when I asked the NGOs if they were involved with the local councils in the squatter upgrading process, only one NGO acknowledged being involved in the upgrading process as a member of a committee on squatter upgrading in one of the local councils. Anyway, I sought to determine the level of willingness of the NGOs to collaborate with the local councils in squatter upgrading activities. Most of the NGOs indicated they would work with the local councils in squatter upgrading if they asked them to do so (see Figure 7.10).

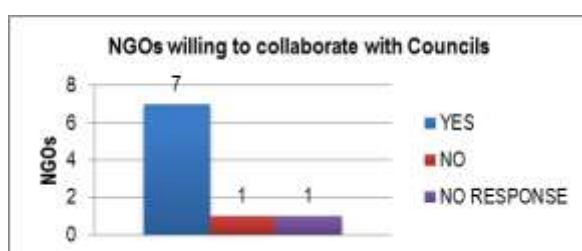


Figure 7.10: NGOs willing to collaborate with councils in squatter upgrading

Therefore, I asked the NGOs that were already working with the councils to provide services in local communities, what form of agreements they had with the councils. It appears there was not always a written agreement between local councils and NGOs for service delivery. However, local councils are usually aware of NGOs operating in their areas and supplementing their efforts in serving disadvantaged communities. A representative from one of the NGOs explained that his organisation did not have a written memorandum of understanding with the council but it still supplemented the council's efforts, as the following quote shows:

We supplement the council efforts to provide services especially in areas that they are not able to cover. (NGO3, Chipata, 20yrs)

Nonetheless, I probed the NGOs if they would like to have agreements such as Public-Private Partnerships (PPP) or joint ventures when they collaborate with the local

councils on squatter upgrading. The general indication was that memoranda of understanding were adequate. However, if it were a requirement to have special agreements, then they would comply, as one NGO1 explained:

If it is necessary [to have a public-private partnership agreement], yes we would. However, so far our working arrangements are all right.

NGO3 also explained that the type of agreement it would sign with the council would depend on the nature of the services to provide, as the following quote illustrates:

As to the public-private partnership arrangement, that would depend on the nature of agreement and services to be provided.

I also sought to learn if financial institutions would collaborate with the local councils in squatter upgrading. Many of the financial institutions who included four Microfinance Institutions (MFIs) and three banks indicated that they would collaborate with the local councils (see Figure 7.11). However, they indicated that their collaboration with the councils depended on having assurance that changes in government would not affect existing arrangements. Earlier, this research established that changes in governments normally come with changes in policies that affect operations of local councils (see 5.5.2). Hence, financial institutions feared they would lose their investment because of such changes.

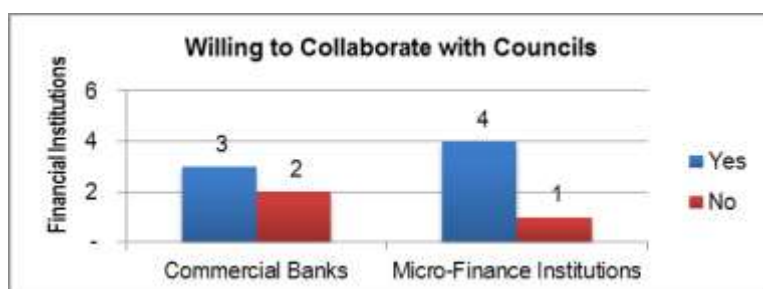


Figure 7.11: Financial Institutions willing to collaborate with Councils

The general conclusion from this section is that stakeholder participation in squatter upgrading is lacking. This is probably because the local councils do not have comprehensive plans for squatter upgrading from which they could determine which aspects they would need collaborating on with other stakeholders (see 7.3). Nonetheless, the NGOs are willing to collaborate on squatter upgrading with the local councils. As for financial institutions, although some said they would collaborate with local councils it appears that their scope of involvement would be quite limited. On the other hand, attracting private sector participation in upgrading depends on the approval and adoption of the of the proposed Lusaka model for squatter upgrading.

7.7 ENABLING ENVIRONMENT

Both KIP and PFB operated in environments that were supportive of the programmes in terms of regulations, interactions between national and city governments, and the political environment, which favoured their implementation (see Chapter 3). Therefore, this section sought to establish if an enabling environment exists where squatter upgrading could be initiated and supported. As such, results from interviews from the local councils, MLGH, NGOs, and financial institutions have been presented under the following sub-themes namely regulatory frameworks, interactions between central and local councils (central-local relations), and the political environment.

7.7.1 *Regulatory Framework*

One factor identified as important in creating an effective squatter upgrading institutional framework is the definition of the programme, its objectives and goals (Chapter 1). This is important in order to determine specific deliverables required. Additionally, for all this to happen, a favourable regulatory environment that facilitates smooth programme implementation must be in place. In this case, the regulatory environment refers to the laws that regulate various activities of local councils and other actors that may be involved in squatter upgrading. As noted in Chapter 5, local councils drew their mandate for service delivery, and fostering local democracy from the LG Act and the Local Government Elections Act, respectively. To support their service delivery mandate, local councils use other supporting statutes such as the Town and Country Planning Act (TCPA), Housing Act, and Public Health Act, which would also affect squatter upgrading in some ways. Regarding the LG Act that forms the basis for local councils, I asked the councils if it provided adequately for the operations of local councils. Adequacy in this case implied the ability of the LG Act to allow the councils to exercise the powers it bestowed on them. It appears the LG Act has sufficient provisions in terms of what councils ought to do (functions and governance) and one senior council officer acknowledged its adequacy. However, he bemoaned government failure to respect the law (see 5.5.3). Similarly, a senior officer from the other council noted that the LG Act sufficiently provided for the operations of local councils, as the following quote shows:

The LG Act is all right but the problem is that it gives too many discretionary powers to the Minister for local government.

I posed the same question to the NGOs to solicit their opinions. Evidence shows that a good number of them were not conversant with the LG Act. Therefore, they could not

give objective responses. Anyway, the NGOs that were familiar with the Act claimed that it was not adequate to support local councils especially in their quest to upgrade squatter settlements (see Figure 7.12).

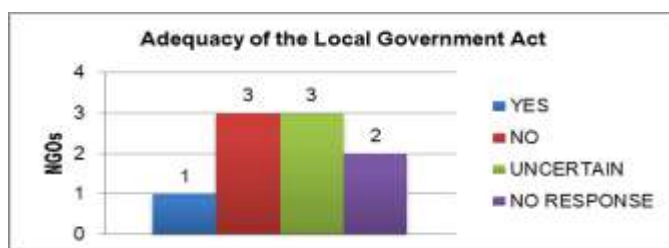


Figure 7.12: Adequacy of the LG Act to support squatter upgrading

Although the local councils claimed the LG Act adequately provided for their operations, evidence seemed to suggest differently. For instance, analysis of the LG Act revealed several structural weaknesses. However, for the purpose of the research I examined only the ones that were likely to affect the implementation of squatter upgrading programmes. In the first place, the LG Act contained provisions that seemed to reduce the powers of local councils. For instance, while the Act has assigned many different functions to local councils, it also contains provisos that require them to seek prior approval from MLGH. Secondly, the LG Act fails to define relationships between various stakeholders in local governance – local government simply means local councils only (see 7.6). Evidence from literature showed that stakeholder involvement in squatter upgrading was a vital element of an adequate institutional framework (see chapter 3). Therefore, if the Act did not provide for stakeholder involvement, the local councils could find it challenging to involve other actors in the upgrading programmes. This also perhaps explains why there was no stakeholder involvement in the two councils' upgrading processes (see 7.6).

Thirdly, while it clearly assigns several functions to local councils, the LG Act fails to address the issue of funding. Although it states that government shall give general and special grants to local councils, it does not elaborate how government would administer the said grants. Squatter upgrading is a capital-intensive endeavour. Hence, if the LG Act does not stipulate where funding for service provision (including squatter upgrading) would come from, the local councils would have a challenge where to source funding (see 7.5). Lastly, the LG Act gives the Minister responsible for local government too many powers over democratically elected councils. As such, if the decisions of the local councils to upgrade squatter settlement did not resonate with government's political aspirations then the Minister would not approve them. These weaknesses expose the LG Act to manipulation, and make it almost useless to councils

themselves. Therefore, in its current form the LG Act is inadequate to support squatter upgrading.

From the literature, it appeared that the LG Act actually brought about the autonomy of local councils (see 5.5). Therefore, considering that while on one hand, the LG Act gave local councils vast powers but on the other hand, punctuated them with caveats, I asked the councils if they believed they were autonomous. The general observation was the local councils do not have autonomy in the sense that the LG Act intended them to have, as one senior council officer explained:

Essentially the Act gives all the power and authority due to councils but the power relations between central government and local councils are what stand in between. At the end of the day, central government takes an upper hand.

Similarly, another senior council officer explained as follows:

We can operate as councils in the confines of the law but there are many other things that the Minister must have a final say.

The intention of the LG Act was to initiate and support full decentralisation as demonstrated through the assignment of various functions to local councils (see 5.5). However, it seems central government has not adhered to the LG Act provisions, as one senior council officer observed:

Rather than supporting decentralisation, which is what the Act is all about, government often re-centralises some functions and sources of revenue for political expedience.

It looks like the LG Act has given local councils autonomy in principle while real autonomy is lacking. In reality, the Minister who approves many of the decisions of local councils has the final authority on local councils. This also signifies failure of government to respect the LG Act (see 5.5.3). As observed already, giving the Minister immense powers over elected councils is a weakness in the LG Act that exposes local councils to direct political control and interference. By implication, central government would only approve council decisions that were favourable to its existence, and that of its ruling political party. This also partly explains why local councils cannot query government for failing to meet its statutory obligations like remitting annual grants to local councils. As one council officer explains:

The Act assumes that government will act accordingly. In that case, the Act is not explicit enough. Additionally, it does not state anywhere that councils could sue or petition government for breach of any clause within the Act.

I inquired from the local councils how they handled grievances against central government considering that the LG Act made no provisions for litigation or mediation

of disputes with government. According to one senior council officer, local councils normally sought the intervention of the Local Government Association of Zambia (LGAZ) as the following excerpt shows:

Where there is need to petition anything, councils do it through the LGAZ. Then it is up to government to take or leave it.

The research has established that the LGAZ is a voluntary association without constitutional authority and hence, has little influence on government (see 5.5.3). Nevertheless, I asked the councils why it seemed government was intent on disregarding the provisions in the LG Act concerning decentralisation. One senior council officer explained as follows:

There is obviously a lack of political will on the part of government. If there were, councils would not have challenges in implementing the Act and carrying out their functions.

Failure to follow decentralisation according to the LG Act indicates central government's desire to maintain control over local councils. This also ties in with the various acts that government subjects local councils to that reduce their autonomy, fiscally and administratively (see 7.5.3). Additionally, the observation reinforces the finding from literature that politics applied to development more than the type of political regime determines the economic success of a country. Politics also influenced how government shared power with local governments (see 2.3.3). At the core of politics was political will (see 3.2.6). Clearly, central government lacks political commitment to decentralising local government.

Regarding the supporting states such as the Housing Act and TCPA, an examination of the same revealed a serious conflict that could jeopardise squatter upgrading. Whereas the Housing Act supports squatter settlements by advocating for their legalisation and upgrading, the TCPA does not condone unplanned settlements and thus, seeks their demolition. Therefore, I asked the councils how they would reconcile the two Acts as they prepared for squatter upgrading. Clearly, the councils were aware of the nature of the conflict between the two statutes but they explained that they restricted application of the Housing Act to squatter settlements while the TCPA applied only to planned settlements. As one senior council officer explained:

In an ideal situation, I would prefer to go with the TCPA. However, in the current socio-political scenario, we tend to balance the two Acts. We balance in the sense that in the planned settlements, we are strict and enforce the TCPA to the letter. However, in the unplanned settlements we apply the Housing Act taking also taking into account the 'political temperature'.

In terms of balancing the two statutes, the other council emphasised on creating more low-income plots to allow the poor access to land and build houses in formal areas, as the following quote shows:

The way we reconcile the two is that we have to try as much as possible to minimise the mushrooming of more unplanned settlements and emphasize more on low-cost-housing units because most of the people found in these settlements are poor. As a council, we emphasise on the creation of low-cost plots because we believe that in that category many low-income people would be able to build low-cost houses within their means.

As overseer of local councils and custodian of both the Housing Act and TCPA, I asked the MLGH how it would handle the conflict between the two Acts. One senior government officer explained that since both statutes had good intentions for improving housing it was just a question of coordinating them well, as the next excerpt shows:

Both Acts mean well, but it is the question of coordinating them. We hope that with the legal reforms going on in the country, such issues will be resolved to avoid conflicts. We also hope to realign the TCPA and Housing Act to work side by side especially that we are concerned about improving housing in all areas including squatter settlements.

I probed the local councils if the conflicts in the two statutes had anything to do with their inertia to legalise squatter settlements. Apparently, the underlying reason for not legalising squatter settlements was lack of resources to provide basic infrastructure and services (see 6.3.3). The research established that government funding to the local councils was insufficient while their local revenues were insufficient to support squatter upgrading (see 7.5.3). Clearly, the local councils did not want to legalise settlements without providing basic services and infrastructure required in the improvement areas as had been the case in many of the squatter settlements legalised in Lusaka in the 1980s and 1990s. Often, the assumption was that squatters were not only poor, but also uneducated and unaware of the implications of legalising squatter settlements. To the contrary, many residents of the case study settlements seemed informed of the implications of legalising settlements, as one Musonda resident clearly demonstrates:

We are also human beings just like our friends in formal residential areas. We have the right to free speech and others like the right to tell government to provide roads, schools and clinics for our children. However, as long as we are here in Musonda, Ipusukilo, Chipata or any other such settlements [illegal settlements], government cannot provide anything we ask for. They say we have settled here without legal rights. Now, where shall we go? You know the answer, 'nowhere'. (MS15, male, married)

Legalisation of a squatter settlement bestows on to residents, the right of access to basic infrastructure and services (see 2.2.3). Therefore, once a squatter settlement is legalised, its residents expect the council to provide the necessary basic infrastructure and services. Another reason for not utilising the Housing Act appears to be lack of

knowledge among policy makers (councillors). In the words of one senior officer:

From my own observations, the officers running the councils are the ones to blame - they have not educated civic leaders on the provisions of the Housing Act. Instead, they have placed emphasis on the Town and Country Planning and the Public Health Acts. We do not take advantage of the provisions of the Housing Act to explain it to civic leaders.

The Housing Act appears overshadowed by the TCPA and Public Health Act that local councils use frequently. The other reason for the limited use of the Housing Act was that public authorities often viewed squatter settlements as temporary settlements. As such, they did not have to spend substantial sums of money providing them with services (see 6.3.3). Nevertheless, I asked the councils if the Housing Act was adequate for implementing squatter upgrading. One senior officer explained that the Housing Act was adequate since it gave them more powers than did the TCPA, as the extract shows:

The Housing Act is adequate and very good to local councils as it gives them more powers and control of land than the TCPA does.

Another senior council officer believed the Housing Act was adequate for squatter upgrading, as he explained in the following quote:

The Housing Act is adequate in as far as managing unplanned settlements is concerned. However, we must apply it sparingly to avoid approving settlements that should not exist at all like those in hazardous locations.

With respect to squatter settlements on council land, the Housing Act gives local councils the power to subdivide the land and apportion it for various uses. Generally, the local councils believed the Housing Act was adequate for implementing squatter upgrading programmes. Nonetheless, analysis of the Housing Act revealed several contentious issues likely to hinder the squatter upgrading process. According to the MLGH, a squatter settlement could be legalised if it satisfied several stipulated conditions (see 6.3.3). However, many squatter settlements exist on both public and private land. In fact, in many cases they have developed on land meant for purposes other than residential. Evidently, these requirements are inconsistent with recent urbanisation trends. Most of the urban population lives in squatter settlements (see 1.2). Evidence also shows that squatter settlements lack basic services and residents live in overcrowded spaces (see 6.3). Therefore, the conditions for legalising squatter settlements appear restrictive and hence, hinder progress in enabling low-income households to improve their living conditions. Moreover, the Housing Act gives the Minister exclusive powers over the outcomes of the legalisation process. This is especially not suitable where the Minister considers some of the local councils unsupportive of the ruling party (see 5.5.2).

Furthermore, while concerned with legalising squatter settlements, the Housing Act does not provide any incentives for improvement areas beyond mere recognition. Although the Housing Act exists to facilitate the integration of squatter settlements into the city proper, it seems to maintain their status as ‘separated’ from the city proper. The term ‘improvement area’, still connotes separation from the rest of the areas. Unfortunately, the Housing Act does not specify how long the acquired status of ‘improvement area’ lasts. Lastly, the Housing Act fails to provide a definite duration of the occupancy licence. Although the Act specifies a period of not more than thirty years, local councils generally give up to fourteen years for occupancy licences in improvement areas. By failing to specify the actual duration of occupancy licences, the Housing Act does not provide secure tenure. Besides, a local council could revoke any occupancy licence at any time if it determined that a licensee breached certain conditions. As such, property owners do not have any assurance that the councils would not evict them. It appears that if anything, the Housing Act creates uncertainties more than assurances in property owners and hence, they cannot make long-term investment plans for their properties. Consequently, the weaknesses the Housing Act exhibits make it inadequate to support squatter upgrading.

The research further examined the regulatory frameworks for the NGOs and financial institutions as potential stakeholders in squatter upgrading to determine how they would affect their involvement. Literature review showed that until 2009, NGOs did not have a statute to regulate their operations (see 5.6.1). Therefore, I sought to learn how the new NGO Act had changed how NGOs operated and how such changes would affect their involvement in squatter upgrading. Many of the NGOs indicated that nothing had changed significantly in their operations because of new Act (see Figure 7.13).

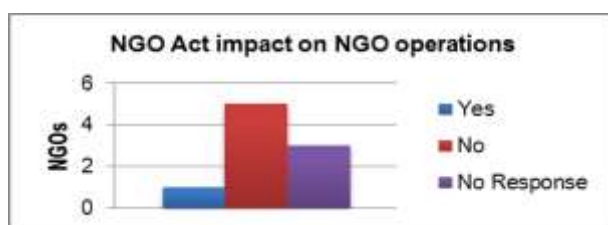


Figure 7.13: NGO Act impact on NGO operations

The NGO that claimed the NGO Act had an impact on the organisation’s operations explained that after undergoing a new registration process it received recognitions from government departments, as the following quote shows:

We are now registered as a limited company and government recognises us as a public interest. (NGO1, Kitwe, 5yrs)

The NGO had noticed increased interactions with other organisations and government departments and begun receiving many business and partnership opportunities in service delivery to vulnerable communities. Nevertheless, I also asked the NGOs if the Act had somewhat improved interactions between NGOs. Nearly all the NGOs reported that there were no changes in their interactions with other NGOs. Absence of impact on the operations of the NGOs and on interactions between NGOs could be because the NGO Act was in its infancy only having been launched in 2014. In fact, many NGOs were still registering under the new provisions (see 5.6.1). Hence, it was quite early to make any assessments regarding its impact on operations or interactions of NGOs, as one respondent noted:

It is too early to tell. (NGO7, Lusaka, 20yrs)

Regardless, the NGO Act appeared not to facilitate an enabling environment for NGOs (see 5.6.1). For instance, the exclusion of important organisations such as churches and faith-based organisations, which were among those involved in providing services in vulnerable communities, could affect their involvement in upgrading programmes and rob the local councils of potential partners.

With regard to the regulatory framework that governed financial institutions, I asked the respondents if they were satisfied with their regulatory framework the Banking and Financial Services Act (BFSA) of 1994 (see 5.6.3). The majority of the respondents from the financial institutions did not respond to the question. However, the few financial institutions who responded though mainly microfinance institutions (MFIs), felt that the government needed to relax on some requirements especially with regard to the policy rate, which they said was too high. In 2012, the central bank introduced a policy rate of 12.5 percent for all financial institutions, which affected interest rates that lending institutions charged on borrowing. As one of the respondents explained:

Our operations were affected because the cost of borrowing increased for us since we also borrow from commercial banks, which are the main sources of our finance. Hence, we have also increased our interest rates on loans (FI9, MFI, 5yrs)

Another respondent elaborated on the impact of the policy rate increase as follows:

We lost clients because we increased interest rates on loans. Subsequently, our loanable funds dwindled causing our lenders to withdraw their intended investments in our institution. They regarded the interest regulatory regime to be unattractive, and hence, their lending enthusiasm to Zambian MFIs dwindled. (FI6, MFI, 20yrs)

The increase in the policy rate affected MFIs in various ways as some of them seem to have lost funders because of the high cost of borrowing while other MFIs increased

interest rates on borrowings to stay afloat in business and in the process lost some of their clients. This explains why interest rates on MFI loans were higher than on commercial banks loans (see Figure 6.17). Therefore, I asked the concerned financial institutions if they had petitioned the central bank to reconsider the policy rate. Only one financial institution, FI6 indicated petitioning the Bank of Zambia, as he explained as follows:

We petitioned the Bank of Zambia when it increased the policy rate and introduced interest rate capping in January 2013. We petitioned through the Association of Microfinance Institutions of Zambia (AMIZ) but nothing has come of it.

Besides increasing the policy rate, the central bank also imposed a capping on interest rates MFIs could charge on lending. Nonetheless, although MFIs have suffered loss of business because of increase in policy rate and imposed capping on interest rates, some of them seem to have adjusted to the new economic environment. For instance, four MFIs reported that their business portfolios had expanded greatly, as the following quote from one of them shows:

The MFI has grown and is still growing. Since 2010, our portfolio has grown at about 50% per annum in terms of clients and volume of business. Recovery rate is not very bad. In fact, it is above 80%. (FI0, MFI, 11yrs)

The financial institutions appeared not to have major concerns with their regulatory framework. However, it also seemed that the decision of the central bank to increase the policy rate and cap interest rates on loans affected MFIs more than it did the banks.

Overall, this section has established that the main legal frameworks, the LG and Housing Acts that the local councils require for application in squatter upgrading have several weaknesses that render them insufficient to support squatter upgrading. For instance, both Acts require ministerial approvals for many processes related to squatter upgrading and hence, they are susceptible to political control and interference. The LG Act does not guarantee the local councils funding for squatter upgrading or allow them to borrow locally or externally for infrastructure development. Furthermore, it does not provide for involvement of other actors in local governance. The Housing Act does not guarantee tenure security to landowners. Therefore, in their current forms both Acts are insufficient to support squatter upgrading. The impact of the NGO Act has yet to be felt within civil society because at the time of the research, government had just launched the Act. However, early indications are that there is discontentment among members of the civil society who view the NGO Act as not favourable to the existence and survival of civil society in the country. In its current form, the NGO Act seems more divisive

than unifying and hence, it could be an obstacle to the participation of NGOs in the squatter upgrading. The regulatory framework for financial institutions on the other hand, seems all right because it did not impose any legal barriers that would hinder their participation in squatter upgrading.

7.7.2 Central-local Relations and Interactions

In this subsection, the research examines the relations between the centre (MLGH) and the local (local councils) to establish the extent to which they would affect squatter upgrading. Good relations and interactions between the local councils and the MLGH were central to the squatter upgrading programmes. However, a review of literature revealed that central-local relations were mostly constrained (see 5.5.3). Evidence indicates that Rio de Janeiro and Jakarta city governments that undertook the PFB and the KIP in Brazil and Indonesia respectively, maintained good relations with their national governments (Chapter 3). Therefore, the national governments remained committed to the programmes and ensured that they received funding throughout the programme phases. In fact, the KIP phases tied in with the national development plans so that it became easy for central government to fund the programme through national budgets (see 3.5.3). Hence, KIP and PFB maintained the right focus in terms of goals and objectives and are among the most successful upgrading programmes globally (see 3.6). Therefore, I began by asking the local councils how often they had meetings with the MLGH and if in any of those meetings they had discussed squatter upgrading. According to the senior council officers, there had been no direct meetings between local councils and MLGH for a long time. Besides, the officers did not recall attending meetings concerning squatter upgrading, as the following quote from one senior council officer illustrates:

There has not been a specific meeting between councils and MLGH especially to discuss squatter upgrading. Some years back we used to have frequent meetings.

The meetings between the MGLH and local councils were quite rare that at the time of the research, MLGH had not formulated a national plan for squatter upgrading (see 7.3). Moreover, it had not interpreted the VISION 2030 for local councils, as another senior council officer explained:

It appears the ministry has left the interpretation of the vision to individual councils.

Seemingly, MLGH had failed to show leadership for local councils especially regarding the contribution of local government to the achievement of the VISION 2030. In particular, it failed to show leadership on squatter upgrading by failing to formulate a

national plan for the programme. Nonetheless, I queried the local councils on what sort of meetings they had whenever they did with MLGH. According to the local councils, there were no longer direct meetings between local councils and MLGH compared to past years, as one senior council officer explained:

Then we had consultative meetings that centred on pro-poor programmes. When we talk of pro-poor programmes, we think mostly about the poor people in disadvantaged communities like squatter settlements and villages.

An interview with a senior government officer also revealed a lack of direct meetings between the ministry and local councils, as indicated in the following excerpt:

There have been meetings between MLGH and other agencies like the Local Government Association of Zambia (LGAZ). However, there have not been direct meetings with local councils.

It seemed that the LGAZ provided the forum for MLGH and local councils to meet. However, as observed already the LGAZ is not a constitutional entity and often, the government does not heed its counsel regarding the management of local government (see 7.7.1). As such, local councils required direct interactions with the MLGH to discuss pertinent issues about local government. Nonetheless, I quizzed the local councils to speculate on why there were no direct interactions between the MLGH and local councils. In the words of one senior officer:

Probably, it is because government has challenges towards funding councils.

It is unclear why interactions between the MLGH and local councils seem absent outside of the LGAZ forums. However, it was quite certain that relations between them were strained as demonstrated by MLGH's failure to communicate important issues including the grant allocation formula for salaries. Moreover, it had failed to provide clear policy guidelines regarding squatter upgrading to local councils. Furthermore, strained relations between MLGH and councils manifested in the way that the ministry treated local councils, as one senior council officer explained:

I have observed that the Department of Physical Planning in the MLGH does not have support for all councils. They appear to have support only for district councils and assume that municipal and city councils are able to handle their own things. However, I think that the way they [MLGH] are supposed to operate at the ministry level, is that they should have a supervisory role for all the councils regardless of status.

The local councils seem to think the MLGH treats district councils better than municipal and city councils. Hence, they suspected that was the reason they got the largest share in the 50-75-100 ratio (see 7.5.3). This is consistent with observations made earlier that central-local relations in Zambia were generally characterised by tension and suspicion

(see 5.5.3). Yet, municipal and city councils have more people to provide services for and hence, have more financial demands than district councils. This kind of favouritism regarding certain types of councils poses leadership challenges for MLGH and raises concerns over the effectiveness of its oversight role.

In summary, central-local relations were clearly strained. Interactions between MLGH and local councils normally took place in forums organised by LGAZ. Consequently, strained relations have affected communication between MLGH and local councils. Moreover, absence of interactions outside of LGAZ forums has rendered the MLGH's leadership and oversight role of local councils ineffective. As such, strained central-local relations would affect squatter upgrading because the local councils did not have direct interactions with MLGH to discuss matters pertaining to upgrading in their areas.

7.7.3 Political Context

In this subsection, I examine the extent to which the political environment is suitable for squatter upgrading by looking at four sub-themes including political changes, political interference, political resistance, and political will.

Political Changes

The research established that changes in political leadership also occasion significant policy changes that affect local councils in many ways (see 7.6). Therefore, the intention here is to examine the extent to which politics and type of political regime would influence squatter upgrading. Evidence shows that once a new government takes over office it is compelled to adjust some policies and legislation to suit the ideology of the ruling party, as a senior government officer demonstrated in the following quote:

What the Patriotic Front government has done is to realign the 6NDP with its manifesto so that we now have the revised 6NDP that brings into focus the aspirations of the PF party, which is now in government. We also linked the Decentralisation Policy to the 6NDP.

These are only few of the policies that government has changed, but nonetheless affect how local councils and other public departments operate. This cycle of changes occurs every five years when a new government comes into power. As observed in Chapter 5, the local government system has gone through many changes since 1964. I asked the local councils how changes in governments had affected them especially in the last ten years. In the words of one senior council officer:

Changes in governments come with changes in policies, and this affects councils a great

deal. We feel the immediate impacts of such changes through issues of revenue and funding to councils.

A senior council officer from the other council explained as follows:

Here in Zambia, development goes with where your councillors belong. If the ruling party is different from the party that dominates in the council, then you do have certain challenges.

The above statement seems to reflect observations made earlier regarding political patronage in local councils whereby central government favours local councils where it has control as opposed to those that opposition parties control (see 5.5.3). I also asked the NGOs what they thought about the changes in governments and the extent to which they affected councils' operations. Nearly all the NGOs believed that changes in governments affected local councils mostly negatively. According to NGO3:

Changes in governments have to a great extent, affected local governments. As you may be aware, government has been taking away all the lucrative revenue sources from local councils.

Similarly, NGO1 also observed as follows:

Changes in national governments affect local government operations because it depends on the political priorities of the new government.

Indeed development priorities differ from one government to another. Each new government has its own agendas and sets its own policy guidelines that affect local councils. Consequently, there is no continuity of policies. However, what seems consistent is that each new government like its predecessors continues to engage in acts that reduce local councils' fiscal stability (see Appendix Q). Furthermore, I wanted to find out what kind of changes affecting the local councils they could attribute directly to changes in governments. Notably, the councils explained that funding had reduced as one senior council officer explained in the following quote:

Funding to councils has significantly changed since the Patriotic Front took over government – grants are not forthcoming. We seem to be going back and forth on the issue of salaries for the employees government indicated it would pay for. Now, government says councils have to open buoyancy accounts.

The NGOs also noted that government had reduced national support to councils such that many are failing to provide services and pay salaries. This revelation is consistent with the finding that government grants to local councils have been inadequate and inconsistent (see 7.5). Moreover, the NGOs alluded to the many acts central government has committed against local councils (see Appendix Q). NGO3 explained as follows:

As you may be aware, government has been taking away all the lucrative revenue sources

from councils starting with the Zambia Electricity Corporation (ZESCO) in 1976, motor vehicle licensing in 1992 and selling of houses in 1997. In the last ten years or so, government has banned crop and bicycle levies. Recently, government reduced property rates at a political rally for political expedience.

Concerning the acts that government executed against local councils, one senior council officer also had this to say:

With each new government in power, councils are immensely affected. Notably, one or more council revenue sources would 'disappear'. Hence, this leads to the erosion of the revenue base.

Clearly, changes in governments also bring changes in policies that affect councils negatively. Seemingly, the immediate impact of these changes on local councils is fiscal and typically, manifests through stresses in the revenue bases as councils lose lucrative revenue sources through government appropriations or bans of some levies (see 7.5.3). However, I probed the councils to learn what a buoyancy account was. Apparently, it was to act like a holding account for local councils, which council officers would not be signatories to, as the excerpt below shows:

According to the circular from MLGH, councils should deposit all revenues from property rates, billboards and the like from the first to the fifteenth day of each month without making any withdrawals. On the fifteenth day, council management will then meet and prioritise expenditure, which the MLGH has to approve. Now, what happens to the day-to-day activities of the council?

The above situation clearly contradicts calls for governments to grant fiscal autonomy to local councils (see 2.4.1). This demonstrates not only the usurping of fiscal autonomy from local councils from, but also a form of appropriating revenue from local councils and making them do the job of collecting it. An account to which only the MLGH had access also meant that it did not belong to the council. It seems central government can do anything like impose limits on how local councils use local revenue simply because politicians control development policies, as one senior government officer noted:

Politicians are the ones in the driver's seat. We as technical people advise on the best possible ways to do things. However, at the end of the day, they decide what to do.

Since politicians 'are in the driver's seat', and 'decide what to do', it explains why the MLGH has tended to announce important policy changes affecting local councils through the media without consulting with local councils. For instance, the MLGH announced the banning of crop and bicycle levies, through media and political rallies. Similarly, a sitting President advised citizens not to pay property taxes to opposition-controlled councils at a rally (see 7.5.3).

Political Interference

Related to control, I asked the councils if they experienced political interference, and how that affected their decisions especially regarding squatter upgrading. According to the local councils, there was considerable political interference. One senior officer explained as follows:

There is significant political interference. Perhaps, there is too much of it. If we can quantify it, say fifty percent.

Another officer also explained that:

Political interference is at many levels and it is worse for city councils. The interference is from both central government and the local level.

Most of the NGOs also concurred with the local councils concerning the presence of political interference in council operations. NGO3, explained as follows:

There is political interference at both local and national levels. At local level, this may be coming from the mayor who has to please his political party and cadres whereas at national level, interference comes from the political party in power that wants to use the council as a conduit for delivering its agenda.

Political interference into the operations of local councils had cost them revenue and autonomy (see 7.5.3). Furthermore, government exhibited clientelistic relations with local councils and as such, many of them have had to align themselves with the ruling political party to survive. Therefore, I asked the councils if they thought that the way national government relates to local councils was too much bound up with politicians rewarding their supporters and 'clients'. The councils seemed to think so, as one senior officer explained:

To some extent it does. The way councils are treated has a lot to do with the composition of the council. Where the party in power controls local councils, government tends to have a soft touch towards such councils compared to the opposition party controlled councils. It is always firefighting for opposition councils.

Another senior council officer explained that as follows:

We see it in the way certain grants are distributed. There are certain councils that even when they are not supposed to benefit from certain grants, they still do.

Most of the NGOs also believed that there was political clientelism involved in the way central government treated local councils (see Figure 7.14).

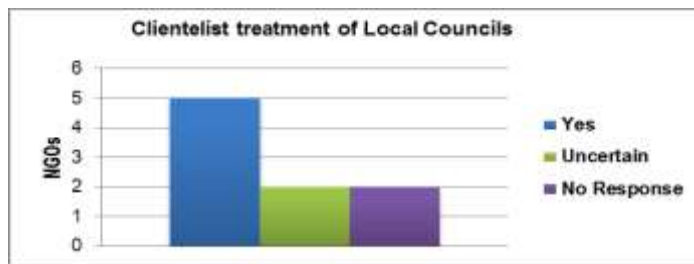


Figure 7.14: Clientelistic treatment of Local Councils

The results here coincide with the discovery in literature review that central-local relations tended to be clientelistic whereby central government seemed to reward the councils that supported it more than the councils it thought opposed it (see 5.5.3). The situation here also illustrates that politics determines how government allocates resources amongst local councils as much as it does power (see 2.3.3). At whatever level, political interference affected not only the councils' fiscal position but also their development directions, as one officer revealed:

We cannot implement some projects because government is sceptical. Even though they realise that such projects would benefit many, they wonder if people would realise that the party in power brought that development. [...]. There is more concern about who gets the credit for any kind of development than actually ensuring that there is development.

Bearing in mind revelations of political interference, I asked the councils to what extent the LG Act protected them against political interference. In effect, the LG Act did not protect the local councils against political interference, as one senior officer explained:

The Local Government Act does not explicitly protect councils against political interference.

I also asked the NGOs if they thought the LG Act protected local councils against political interference. There appear to be varied views among the NGOs regarding this question probably from non-familiarity with the LG Act (see Figure 7.15).

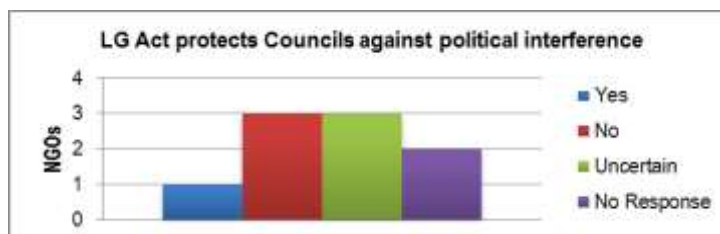


Figure 7.15: LG Act protects Councils against political interference

The NGO that believed the LG Act protected councils against political interference based the argument on the assumption that because the Act was law, the parties to it would respect it. Generally, we assume that citizens, organisations and governments alike would respect laws of the land. As such, the LG Act does not exactly contain clauses that protect councils against interference. NGO3 explains as follows:

Other than specifying the functions and duties of the councils, the LG Act does not adequately provide for the local councils in terms of funding or protection.

The NGOs who believed the LG Act does not protect councils against political interference argued that by virtue of vesting many powers in the Minister over elected councillors the LG Act made councils vulnerable to interference. Clearly, the LG Act does not protect councils against political interference or control. If anything, it facilitates political interference by subjecting council decisions to ministerial approval (see 7.7.1). Nonetheless, by inference from an interview with one senior council officer, it does not matter if the LG Act explicitly protects councils against political interference or not because as he explained:

Politicians have the propensity to ignore the law when it suits them.

Clearly so, because politicians were in control and could do anything they wanted to do. Therefore, I queried the councils if they could petition against such interferences, and one senior officer revealed as follows:

We would like to petition such things even in the courts of law. The truth is we are an ‘endangered species’ [he chuckles].

The LG Act grants local councils many powers to carry out many functions and perform activities that would enable them raise fiscal resources for service delivery (see 5.5). However, it also vests absolute power in the Minister as the final authority over councils’ decisions and hence, creates a favourable environment for political interference. A minister is a political representative of the ruling party and therefore, has to protect his/ her party’s agenda.

Political Resistance

Squatter upgrading stands to offer several benefits to beneficiaries and local councils alike (see 2.2.4). However, some interest groups such as politicians and proprietors might not be supportive of the programmes because of potential losses. Therefore, I asked the councils if they expected any political resistance to squatter upgrading. Both local councils indicated enjoying good relations with the councillors and hence, did not expect resistance from within, as one senior officer elaborated:

We enjoy a very good relationship between the council and its management. We have very experienced councillors who are also knowledgeable in terms of how development is supposed to take place. They do not politicise development...we have explained the programme objectives and the benefits to the communities, and councillors will support such projects.

Besides, the local councils approved the decisions to legalise and upgrade named

squatter settlements through various council resolutions (see Chapter 4). Good relations between management and councillors in local councils are as important as central-local relations are for the growth of councils. It is quite rare that management and councillors enjoy good working relations in local councils in the country. Often, there are wrangles in local councils stemming from differences between management and councillors. However, most of the NGOs held a different view regarding political resistance to squatter upgrading (see Figure 7.16).

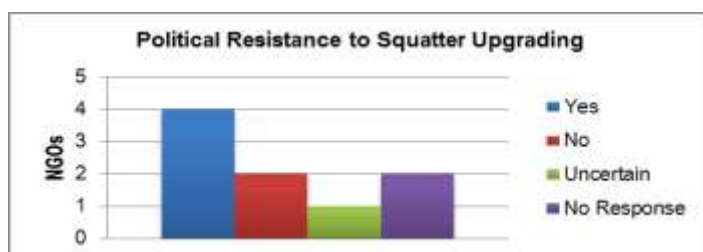


Figure 7.16: Political resistance to squatter upgrading

For example, they argued that since decisions regarding squatter upgrading were subject to the approval of the Minister, a politician interested in serving the interest of his political party, he might not approve the decision of the councils to upgrade certain settlements it threatened his party's chances in elections. Furthermore, acceptance and support of councils' squatter upgrading decision depends on who drives the upgrading process and when it would begin. There is usually hostility between government and opposition-led councils (see 5.5.3). As noted elsewhere in this section, "development goes with where your councillors belong." Therefore, if an opposition-led council is driving the squatter upgrading process, the ruling party may not be too keen to support that process because they are afraid of losing electoral support to the opposition. Moreover, timing of upgrading is of the essence because if it coincides with general elections, politicians could hijack the programme and use it to gain political mileage. On the other hand, if squatter communities were unhappy with the upgrading programmes, they could use the 'volatile' period to garner support from politicians to resist squatter upgrading. The NGOs who indicated there would be no political resistance explained that each political party wanted development and to improve the living conditions of the people in squatter settlements. As such, they would be inclined to support the efforts of local councils. This reasoning does not seem to hold water because many of the squatter settlements have been around for decades. If all political parties were interested in developing the areas as they claimed when campaigning, they would have upgraded most of the squatter settlements once they formed government.

However, the local councils indicated that resistance to squatter upgrading could come from third-party interest groups such as landlords/ proprietors within the squatter settlements or outside in other areas. These have a stake in squatter upgrading because they own property in squatter settlements from which they earn revenue. Proprietors benefit from the squatter conditions since they are not subject to any law that would compel them to improve housing conditions for tenants. Likewise, they prey on the desperation of tenants to hike rents whenever they choose to do so. Lastly, proprietors profit from not paying property taxes to councils. Hence, they would resist any attempts to upgrade squatter settlements to continue benefiting from the poor conditions in squatter settlements. As insurance against attempts to upgrade squatter settlements, proprietors often align themselves to both ruling and leading opposition political parties. The councils were alive to the influence of landlordism and the impact it could have on their plans to upgrade squatter settlements, as one senior officer explained:

There could be few individuals in the squatter areas who would want to cause trouble but we can manage them. Otherwise, many people want their properties legalised so that they can get titles.

Therefore, I asked them how they would handle such resistance. Although they were not specific as to their nature, the councils indicated that they had plans to counter negative actions that could jeopardise squatter upgrading. Since some of the squatter residents interviewed were also landlords, I wanted to find out how they would react to squatter upgrading. First, I questioned the residents if they belonged to any political parties. According to the evidence gathered, most of the respondents did not belong to any political party (see Figure 7.17).

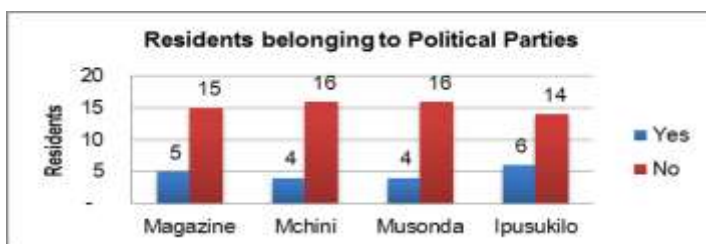


Figure 7.17: Residents belonging to Political Parties

Nonetheless, many respondents disclosed that they normally supported any political party that reflected their desires and gave them incentives, as one respondent revealed:

Wherever the wind blows, there we go too. If a political party is giving out material things to gain support then I will go there. I am everything – MMD, UPND, PF. We have to eat with them. (IP12, Male, married)

Another female resident from Mchini expressed similar sentiments as follows:

We will support a party that we think will be good. Sometimes we follow parties that give people gifts – but as you know, the vote is secret. (MC12, Female, married)

When prompted to explain how they would assure politicians of their vote, IP12 responded as follows:

Well, we tell them we shall vote for them, but the secret is in the heart. Only you know the person for whom you will vote.

For many years, squatter residents have longed for development in their areas but politicians did not fulfil their promises. Therefore, nearly all respondents from the case study settlements indicated that they would not want to politicize upgrading programmes. As one female Ipusukilo resident explained:

Politics started a long time ago. Politicians come and go. [...]. We do not know which party will rule next. It is now fifty years since independence, and yet here in Ipusukilo there is no development. We must realise that politics and development are separate concepts. What we want is development and that is why as residents of Ipusukilo we have pledged to work with the local council in upgrading our settlement. Let us put politics outside development. (IP9, Female, widow)

Another resident of Mchini also thought that it was important to separate politics and development, as the following excerpt shows:

We need development. Politics should not interfere with development. If we mix politics and development, then we have a problem. (MC5, Male, married)

Clearly, the residents knew what they wanted and were aware that politicians hardly delivered on their promises. This also concretises the analysis made earlier that if all political parties were interested in development, they would have upgraded many squatter settlements. In 50 years of independence, governments and ruling parties have changed with the promise to upgrade squatter settlements and yet, squatter settlements still exist with no development. Nevertheless, awareness of separating development from politics seems to help explain why nearly all respondents in all the four settlements indicated that there would be no political party influence on their willingness as individuals to participate in any projects (see Table 7.7).

Table 7.7: Political party influence on participation in upgrading activities

Settlement	Political party influence on individual residents		Political party influence on community as a whole		
	Yes	No	Yes	No	Uncertain
Magazine	-	20	1	17	2
Mchini	-	20	3	17	-
Musonda	-	20	2	18	-
Ipusukilo	1	19	4	16	-

Although the residents supported different political parties, they indicated that political

affiliations would not affect their desire for development, as the following quote from one Musonda resident shows:

We all want development. Even if we [residents] belong to and support different parties, what we want here in Musonda is development. We want our living conditions to improve. Government must provide roads, clinics and schools for our children. We want clean water and toilets so that we stop having cholera very year. (MS3, Female, married)

A Mchini resident also thought politics should not interfere with development especially that they have waited for too long for development as he explains:

People have waited for too long for development in the compounds. Therefore, if the council came today and told us to participate in some activities we would do that. Yes, we belong to different parties and have different views, but politics would not stop us from working together for development. (MC4, Male, married)

The residents had witnessed and participated in several general elections hoping that the next government would bring development in their areas. Yet, the settlements had remained undeveloped and lacked basic services and infrastructure. Undoubtedly, the residents had realised this, which perhaps explains why most of them said that political parties would not influence participation of communities in upgrading programmes (see Table 7.7). I asked the NGOs if they thought politics and political affiliations would influence squatter residents' decision to participate in squatter upgrading and most of the NGOs indicated that would be the case (see Figure 7.18).

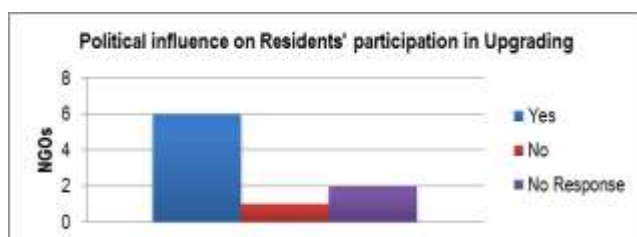


Figure 7.18: NGOs' perception of political influence on residents

Many NGOs believed that political influence would take an upper hand especially if the objectives of the programme were unclear. Besides, one could not dismiss politics from influencing people's participation in upgrading activities because of the importance of squatter settlements in the political system of the country, as NGO1 explained:

The people in the squatter settlements are in the middle of all political transformations. Political parties in their political campaigns use them. The squatters play an important role in any political transformation. Furthermore, the residents would want to know what happens to those displaced. They want to know issues of compensation if any.

Similarly, NGO2 (Chipata, 44yrs) also noted that politics could influence the residents either positively or negatively towards participation in squatter upgrading activities. Another NGO explained that squatter settlements were normally the strongholds of

political parties and as such, politics would place a key role in residents' decision to participate in squatter upgrading, as the following extract illustrates:

We cannot rule out politics in disadvantaged communities where you find political strongholds. (NGO4, Kitwe, 3yrs)

These observations coincide with evidence from literature that political parties often had their strongholds in squatter settlements (see 2.3.4). As such, there is likely to be political influence in squatter upgrading. Besides, many squatter settlements began through political clientelism that is still rife at present. The NGO who indicated politics would not influence residents' participation in squatter upgrading explained that:

Squatters will participate in community projects regardless of the party to which they belonged. They have demonstrated that on several community projects in many areas. People have come to realise the importance of development especially if it is to their benefit. (NGO6, Kitwe, 15yrs)

Clearly, the other NGOs also believed that residents would participate in squatter upgrading provided the objectives of the programmes were clear. Besides, the decision to participate or not depended on individuals and what kind of development they wanted in their areas. The choice was the residents', as NGO2 notes:

Whether politics would influence them negatively or not is a matter personal decision, but at the end of the day, residents have to decide what is best for them. However, evidence shows that communities generally work together on projects that benefit them.

NGO4 also concurs with NGO2 that the decision rested with squatter residents, as he explained as follows:

At the end of the day, people must be able to decide for themselves what they really want. Indeed, the choice to participate in squatter upgrading rested with squatter residents. They have longed for development in their areas, and squatter upgrading presents an opportunity for development.

Political Will

In this part of the section, I wanted to establish the level of political will that the local councils had towards squatter upgrading. This research has established that PFB and KIP enjoyed strong political will from both local and national government. Evidently, both programmes spanned several phases and recorded several successes (see 3.6). For instance, PFB survived several political changes nationally and locally. KIP on the other hand, survived a continuous dictatorship regime (see 3.3). When asked if there was sufficient political will from central government towards squatter upgrading, the local

councils appeared not to respond favourably to the question. Nonetheless, I asked the NGOs if they thought there was political will towards squatter upgrading. Many of the NGOs strongly believed that political will towards squatter upgrading was lacking (see Figure 7.19). In fact, they thought politicians chose not to end squatter settlements to maintain political control over them.



Figure 7.19: Political Will to Squatter Upgrading

According to NGO1, squatter settlements were strongholds of many political parties and hence, politicians were afraid that if they upgraded the settlements, residents would no longer need them, as the following quote shows:

Look at it this way, squatters are the majority in urban areas, and if they remove them, there would be chaos and they would make the districts ungovernable. This would in turn make the ruling party unpopular and politicians do not want to risk that.

NGO2 also observed that some politicians were responsible for formation of some of the squatter settlements, as the following extract illustrates:

Many of the squatter settlements in the country started because of politicians illegally allocating land to cadres as gratification or inducement for political support.

Likewise, in the next quote NGO4 explained that many squatter settlements began because of the influence of politicians:

You will find that about eighty percent of the squatter settlements developed out of political influence and political deception.

From the foregoing, it is clear that there is no political will for squatter upgrading simply because ruling parties find it more beneficial to maintain squatter settlements. This also casts shadows over announced intentions of government to upgrade squatter settlements. Overall, the political environment seems unfavourable for squatter upgrading because of the influence of politics. It appears that it does not matter whether or not safeguards such as the LG Acts are in place because politicians have the ultimate control of development decisions.

To summarise, the enabling environment for squatter upgrading does not exist because firstly, the legal frameworks that the local councils need to apply in squatter upgrading

are ineffective. Hence, they are inadequate to support squatter upgrading. Secondly, central-local relations seem to be completely broken down making it difficult for local councils to access information, funding and support for squatter upgrading. Lastly, the political environment is also unfavourable to squatter upgrading because of rampant political control of councils.

7.8 CHAPTER SUMMARY

This set out to establish the extent to which the aims and institutional organisation of squatter upgrading policy were present for squatter upgrading to proceed. Several things emerged from this chapter. Firstly, the LG Act does not clearly assign squatter upgrading as a function of local councils. Nonetheless, the assumption is that squatter upgrading is a community activity and therefore, falls under community development that is one of the functions of local councils. Secondly, the chapter established that there is no national plan for squatter upgrading. This is contrary to central government's intention to upgrade squatter settlements to improve the living conditions of people and enable them contribute to the VISION 2030. At the local level, the local councils also lacked comprehensive plans for upgrading the squatter settlements that they had approved. This implies that they have not defined the aims of the squatter upgrading programmes, its objectives or expected outputs. Thirdly, there is no government funding for squatter upgrading. Evidence, also shows that the local councils do not have the fiscal capacity to fund squatter upgrading from own revenues. Over the years, their resource bases have depleted owing to inadequate government funding, growing urban population, shrinking local economy, and government actions that have contributed directly to weakening their fiscal positions. Fourthly, there are no tangible collaborations between the local councils and other potential stakeholders in squatter upgrading. Despite being aware that the local councils have no fiscal capacity to fund squatter upgrading, and that it has not funded them for squatter upgrading, central government has made no efforts to find organisations that would work with the local councils in squatter upgrading. Finally, the environment for implementing squatter upgrading appears unfavourable because the legal frameworks are ineffective, central-local relations are unsupportive, and political will is virtually non-existent.

The next chapter presents results on community participation in squatter upgrading programmes.

CHAPTER 8 COMMUNITY PARTICIPATION AND LOCAL GOVERNANCE

8.1 INTRODUCTION

This is the second of two chapters presenting research results. This chapter is concerned with community participation in squatter upgrading and local governance and thus, examines the extent to which the local councils have involved squatter communities in the upgrading process. Therefore, the chapter presents findings arising from in-depth interviews with the local councils, squatter residents, and the NGOs.

8.2 COMMUNITY INVOLVEMENT IN SQUATTER UPGRADING

Earlier on, I identified community involvement in the upgrading programme as part of an adequate institutional framework (see Chapter 1). Evidence shows that although community involvement varied between settlements in KIP and PFB, it was an important component in the programmes (see 3.2.4). Hence, I asked if the local councils had involved squatter communities in the upgrading process. Both local councils have not involved the communities directly but instead entrusted councillors to hold meetings with the communities to explain the squatter upgrading, as one senior officer elaborated:

The communities have not been involved as much as we would want them to. However, ward councillors of the affected communities have met with people to sensitize them.

Another senior council officer also indicated that councillors had held meetings with residents in the case study settlements as the following quote shows:

Councillors have held meetings with residents to sensitize them and explain the squatter upgrading process. Residents are also aware that we will displace some people in the process of upgrading.

To confirm the claim of the local councils regarding councillors holding meetings in the squatter settlements, I asked the residents if they had attended any meetings called by the council authorities or councillors. It appeared that many of the residents interviewed did not attend the meetings (see Figure 8.1).

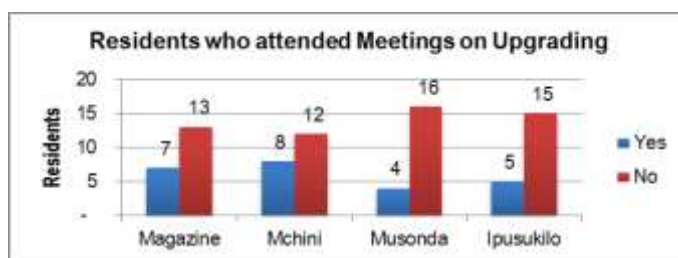


Figure 8.1: Residents who attended meetings on squatter upgrading

Many respondents claimed not to have been aware of the meetings. Nonetheless, nearly

all residents interviewed expressed willingness to attend future meetings to hear news concerning general development issues including squatter upgrading (see Figure 8.2).



Figure 8.2: Residents willing to attend future meetings on Squatter Upgrading

Squatter upgrading is a complex endeavour and faces the possibility of resistance from interest groups such as politicians and property owners (see 7.7.3). By failing to engage the communities, the local councils seem less serious about the consequences of sidelining them in development such lack of community interest in maintenance and operation activities of the upgrading programme (see 6.6.4), and even resistance to upgrading (see 7.7.3). Therefore, I still probed the councils to learn if at all technical personnel had made efforts to meet the squatter communities and explain squatter upgrading. One senior council officer explained that some officers had engaged the communities on matters of legalisation, as the following extract shows:

Council officers also went around sensitizing residents on the need to pay legalisation fees, and explain the possibility of displacing some people to pave way for service provision once the upgrading process began.

A senior officer from the other council explained that particular departments within the council were in contact with squatter communities, as the following quote shows:

We have a strong presence in the communities through the Housing, and Community Development Departments. These are the ones carrying out baseline and perimeter surveys in the areas and are able to reach the residents.

However, I asked the council officers if they had planned any meetings with the squatter communities to explain squatter upgrading and its associated implications. During the first phase of the fieldwork (March-April 2014), both local councils had indicated they would hold meetings with squatter communities around the May-June period. However, by the end of August 2014, none of the councils had held any meeting with residents in the case study settlements. Nonetheless, one senior council officer reported holding meetings with squatter communities in other newer settlements whose growth the council wanted to control, as the following excerpt shows:

The council was concerned that these settlements were growing rapidly and would eventually choke the available land for district expansion.

I queried the councils what could have led to lack of community involvement on the upgrading programmes. The local councils explained that they lacked a direct link with squatter communities because of the absence of Ward Development Committees (WDCs) following their dissolution in 2011 (see 4.6).

To conclude, the local councils have not involved the squatter communities as much as they should in the upgrading processes. This problem could be explained by the absence of WDCs, which would have provided effective community representation and facilitate community participation in squatter upgrading processes. Instead, they have relied on councillors to explain squatter upgrading to communities. However, reliance on councillors has the potential to create undesirable results for squatter upgrading as a whole such as misinformation and resistance to upgrading. Councillors are policy makers and politicians and therefore, look out for own political interests. Besides, they do not have the technical expertise to explain squatter upgrading to squatters.

8.3 ENCOURAGING COMMUNITY PARTICIPATION

Participation is usually voluntary but where all community members stand to benefit from services, programme organisers expect many people to participate (see 2.4). Hence, I queried the councils how they would ensure that the residents participated in decision-making and upgrading activities. According to one senior council officer, the council had implored other service providers who agreed to stop providing services such as electricity and piped water in squatter settlements until they were legalised, as the following quote shows:

The electricity company has stopped electrifying houses in squatter areas until they are legalised. This in turn makes squatters who have property more involved and supportive of the upgrading process.

This implies that even if residents could afford to pay for the services, service providers would not provide them until the councils formally recognised the squatter settlements. The council took this particular route because it believed that it was one way of advancing its squatter upgrading agenda. According to the senior officer, squatter residents who needed services such as electricity, and piped water were more likely to support and encourage the council in squatter upgrading. The officer also added that in the absence of WDCs, the council would identify community leaders in the settlements who would influence residents to participate, as the next excerpt illustrates:

Squatter settlements are replicas of villages and in each village; you have a headman as a leader. It is the same in the squatter settlements. These settlements usually start with

someone who assumes the headship (chief or chairperson) and starts giving out plots, and eventually the settlements grow into sections or zones headed chairpersons. However, the chiefs or chairpersons are the ringleaders who control the squatter settlements.

Chairpersons preside over squatter settlements in informally organised committees. They have deputies called section or zone chairs. The chairpersons in squatter settlements appear to have significant influence as they determine who gets a plot or not, as the next quote from the officer shows:

These [chairpersons] have control over the residents and usually whatever they say is final.

They also seemingly have powers to expel residents who fail to live by the 'norms' of the settlement. Naturally, the relationship between chairpersons and the councils are cardinal to the success of squatter upgrading especially where some components of upgrading activities require community participation, as the officer further explains:

For us [council], if we want to advance any development agenda in the squatter settlements we have to rely on these Chairpersons. We have to let them know before we go into any of their territories. We have meetings with them to explain our programmes so that by the time we get there, people would have already known about our intentions.

However, while chairpersons have the capacity to influence their community members, they are not accountable to them since their leadership is informal. Besides, chairpersons also align themselves to political parties for support, as the senior officer further elaborated:

They [chairpersons] want power in perpetuity and as such, they will align themselves to any political party in power. They can also be dualistic in their political alignments - they can align themselves to the ruling party and the party in control of the district.

Because of their political inclinations, chairpersons do not seem to be appropriate leaders to organise communities for squatter upgrading. Only formal structures such as WDCs are likely to provide avenues for effective community representation, and participation in squatter upgrading programmes. If followed, the informal structures would replicate the experience of LSUP where a political leadership took over control of the project and eventually, stifled community participation (see 6.6). Another way to encourage community participation in squatter upgrading was through community contributions. The councils indicated that they would follow the ZAMSIF model because it had established procedures for community participation in development projects (see 2.4 and 5.6.2). Although the basis of the ZAMSIF model was rural projects, the councils were optimistic they could apply it to projects in urban areas, as one senior council officer described:

The contribution may not really be 25 percent for peri-urban communities. Unlike in rural communities, residents in urban communities may not be able to give their time because some are involved in formal employment. As such, they may contribute money. Therefore, we estimate that the contribution may be between 10 and 15 percent.

Reducing the amount of contributions might be a positive encouragement to the residents, but I questioned how the councils would make residents contribute to the programme seeing that many residents especially in Mchini and Magazine were merely tenants (see Figure 6.11). Both councils disclosed they would conduct baseline surveys to gather data on the status of a squatter settlement, as one senior officer explained:

We want to find out who is living in the areas and what their status is. Where there is need to relocate squatters to overspill areas, we will relocate only affected residents and not proprietors who do not live at the properties.

Another senior officer offered a similar explanation as follows:

When we design the questionnaire for the baseline survey, we will also ensure to include questions that would help us capture the status of the residents - whether they are tenants or property owners. We would also be able to know when they moved into that particular area. That information will help us to decide whom to relocate to other areas.

Baseline surveys would also help the local councils to identify vulnerable groups that would need special assistance. While the number of vulnerable households (headed by widows, divorced and single women) seemed paltry compared to the sample sizes for each case study settlement, they nonetheless highlighted the presence of vulnerability in the settlements especially in Magazine, Mchini, and Musonda (see Figure 8.3).

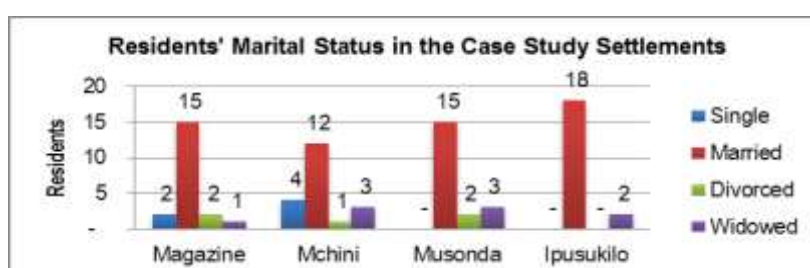


Figure 8.3: Residents' marital status in Case Study Settlements

Female-headed households were particularly vulnerable. To begin with, they supported large households. For instance, a Mchini resident MC17 is a widow who has lived in Mchini for 21 years and supports a household of six people, as the quote below shows:

My husband died ten years ago and I look after orphans. My two daughters also died a few years after my husband, leaving behind five children altogether. It is not easy but I try my best to manage and find food for my family.

Similarly, a widow of Magazine also supported a large household, as she explains:

I am a widow and head of the house of six people, two of whom are orphaned little boys. My daughter and her husband died two years ago. (MG7, Female, Widow)

The second reason why female-headed households are vulnerable is that some of them live with terminal illnesses like HIV/AIDS, as the following excerpt from a Mchini resident illustrates:

I live alone in a one-roomed house that I rent. I will not hide my status [she laughs]. I am HIV positive and unemployed. (MC10, Female, Single)

Yet, another reason that makes female-headed households more vulnerable than others is that they are unemployed, and depend on activities such as street vending to get by and support their families. MC17 is such an example and she narrates as follows:

I sell different merchandizes at the market and sometimes on the streets to make money for the family. I also grow maize because maize meal from shops is very expensive. I cannot manage to buy maize because there is no one who works in our house.

MG7 also does casual works and street vending to support her family, as the following quote shows:

I sell stuff on the streets. Sometimes, when I cannot sell stuff because there are many street vendors, I go in the rich people's areas [*mayard*] to do cleaning jobs and washing.

Like MC17, MG7 and MC10, there are several other residents in similar situations in all the case study settlements. Street vending seemed to be an easy contingency activity for many because it afforded them the opportunity to trade from anywhere without paying councils taxes. Although viewed as a self-employment activity, for many street vending is a hand-to-mouth survival strategy. Street vendors hardly earn enough to save for activities such as investing in housing improvements. Finally, the vulnerability of female-headed households lay in the fact that some of them did not own the houses they lived in but rented them from property owners who subjected them to untimely rental increases, as MC10 explained:

Sometimes she [proprietor] increases the rent without telling me.

Nonetheless, not all vulnerable households were renting houses. For example, MG7 and MC17 were homeowners. While MG7 inherited the house from her parents, MC17 and her late husband bought a plot and built a house (see Figure 6.12). Evidence also shows that the problems of proprietors increasing rent at will did not only affect female-headed households but also other households. MS3, a married woman from Musonda also explained that the owner of the two-roomed house she rented had the tendency to increase rentals whenever it suited him. This scenario further highlights the role that proprietors would have in resisting squatter upgrading. As beneficiaries from poor conditions in squatter settlements, proprietors are more than likely to resist any attempts

to improve living conditions in squatter settlement (see 7.7.3).

To summarise, the local councils recognise that getting popular participation in squatter upgrading is usually not possible. However, they explained that they would take measures that would make the residents understand that squatter upgrading was for their benefit including asking service companies to stop providing services to squatter residents in squatter settlements even though they could them. Other measures include using existing informal structures within the settlements to organise squatter communities, and adoption of the ZAMSIF model of community participation.

8.4 WILLINGNESS TO PARTICIPATE IN SQUATTER UPGRADING

This section undertook to assess the extent to which squatter residents were willing to participate in squatter upgrading. Despite not being involved in the upgrading process (see 8.2), the squatter residents showed a high level of willingness to participate in squatter upgrading if the local councils involved them (see Figure 8.4).

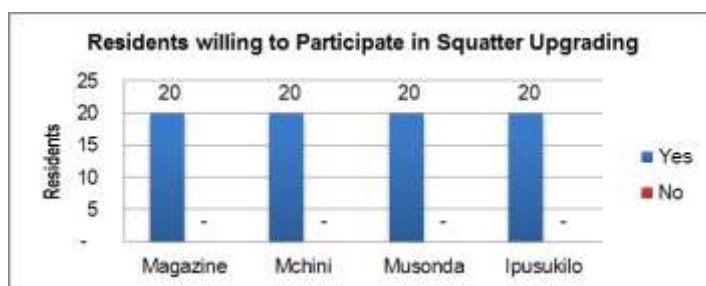


Figure 8.4: Squatter Residents willing to participate in Squatter Upgrading

Despite identifying the possibility of resistance to and political influence in squatter upgrading, the residents showed that they were willing to participate in squatter upgrading, as one Ipusukilo resident explained:

People are prepared to participate in squatter upgrading to the extent that we are ready to contribute labour if council gives us materials to work with. (IP9, Female, Widow)

IP9's sentiments also seemed to show readiness to accept the ZAMSIF Model (see 2.4).

MS3 also had similar views to IP9, as shown in the following quote:

If the council asked us to participate in squatter upgrading, we will work together whether we belong to different parties or not. The key is being united and working together.

One cannot deny that politics would play a significant role in how people interact with others. On the other hand, squatter residents are willing to participate in upgrading activities to improve their living conditions. The local councils indicated that they would consider applying the ZAMSIF model to engage the participation of squatter communities. However, they were also concerned that since some of the residents could

be in employment their contribution to squatter upgrading activities would have to be in monetary form as opposed to labour (see 8.3). Therefore, I sought to establish the level of employment among the respondents. It appears that most of the households did not have anyone working (see Figure 6.16). Where at least one member of the family worked, many were involved in low-paying work as cleaners, domestic workers or security guards (see Appendix U, Appendix V, Appendix W, and Appendix X). Questions about how much households earned seemed to make some respondents uncomfortable that they were unwilling to discuss them, as one Ipusukilo resident demonstrated in the following quote:

I work as a cleaner at the clinic. Salaries are secret matters madam. Let me just say it is close to the non-taxable band. My husband is self-employed as a carpenter and that is how we manage to make ends meet. (IP17, female, married)

At the time of the research in 2014, the non-taxable threshold was K0 to K3000 (at the time exchange rate was US\$1 equals K5.10). No one who earned less than K3000 per month paid income tax. Hence, I stopped asking how much those who worked earned. Nonetheless, other respondents disclosed their earnings voluntarily as they explained what work they did. Generally, some of those who worked earned less than the average monthly food basket cost of about K3500 (US\$655) (see Appendix T) and the lowest paid category of workers (see Table 6.4). For instance, some households earned between K200 and K300 per month. One household earned a combined monthly salary of K600. These earnings fell below the taxable threshold. Self-employed residents on the other hand, engaged in activities such as running small retail shops, and operating various kinds of workshops for carpentry and joinery, bicycle repairs, and mechanical works, near or adjacent to their homes (see Figure 8.5).



Figure 8.5: Some self-employment activities in Case Study Settlements

Respondents also indicated engaging in other activities from which they earned income including subsistence farming, trading, rentals and support from family members within or outside of the household. It appeared that many engaged in farming and trading more than in other activities (see Figure 8.6).

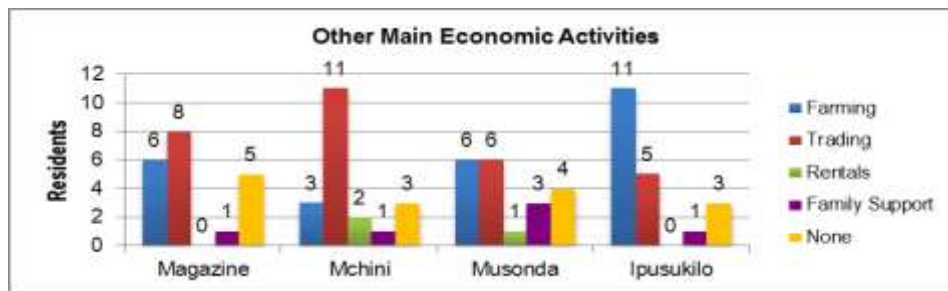


Figure 8.6: Other Main Economic Activities in Case Study Settlements

Farming was especially popular in Ipusukilo being an old farming area as noted earlier (see 4.4.2). Trading, which mostly involves petty trading at home or in the streets is another activity for most households especially in Mchini and Magazine. Petty traders dealt in various goods ranging from foodstuffs to second-hand clothing (see Figure 8.7).



Figure 8.7: Typical Petty Trading Activities in Case Study Settlements

Since the residents showed a high level of willingness to participate and contribute in squatter upgrading, I wanted to establish what skills were available in the settlements should the councils require the residents to contribute their labour towards squatter upgrading programmes. It appears that there were more respondents with building skills such as bricklaying, carpentry and joinery, plumbing and block making in Ipusukilo and Musonda than in Mchini and Magazine, which had most of the respondents with farming²⁸ skills (see Figure 8.8). Others were homemaking and entrepreneurial skills.

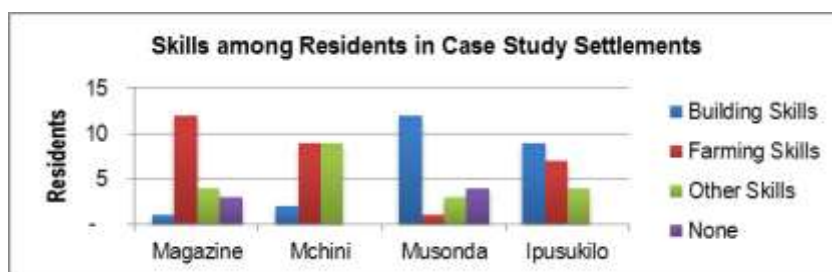


Figure 8.8: Building skills in Case Study Settlements

The pattern of skills in the settlements reflects the main economic statuses of Kitwe and Chipata as an industrial urban town and agricultural town, respectively (see 4.4).

²⁸ Farming skills involved skills in fish farming, poultry, livestock and crop farming skills.

Although monetary contributions towards squatter upgrading programmes could be challenging, there was a wealth of building skills within the settlements that could benefit upgrading programmes. Moreover, the residents demonstrated the presence of community and togetherness by helping each other build houses (see Figure 8.9).

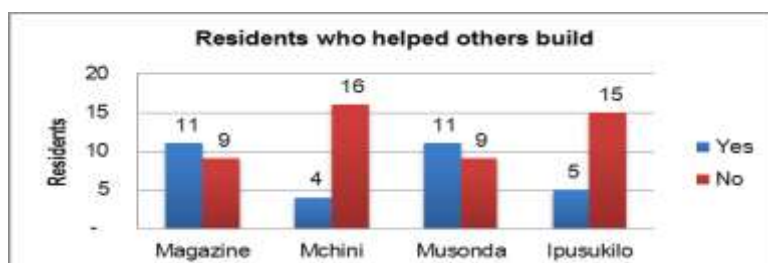


Figure 8.9: Community Involvement in Case Study Settlements

Furthermore, the presence of community structures such community schools and clinics in Mchini and Ipusukilo demonstrated that residents worked together as to achieve common goals. This was indicative of a spirit of community and togetherness, an important form of social capital (see 2.4). Although the respondents overwhelmingly indicated their willingness to participate in squatter upgrading activities (see Figure 8.4), I asked the NGOs what they thought about squatter communities participating in development programmes considering that they worked in many disadvantaged areas including squatter settlements, and were in direct contact with communities. Nearly all of the NGOs indicated that communities were usually eager to participate when they understood the objectives and benefits of the projects (see Figure 8.10).

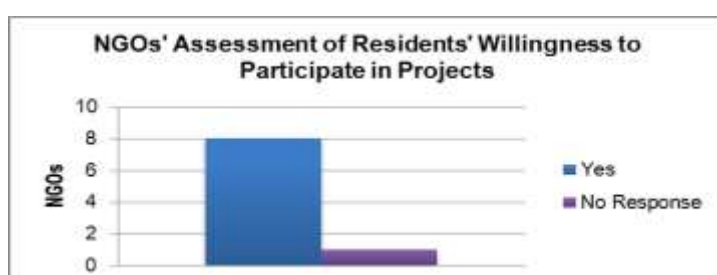


Figure 8.10: NGOs' assessment of residents' willingness to participate in Projects

The NGOs explained that it was important for project implementers to ensure that communities understood the programme objectives, as one NGO explains:

The willingness of communities to participate in community programmes depends on their understanding of the same programmes. When they know programmes are for their benefit, their participation is unquestionable. (NGO3, Chipata, 20yrs)

Another NGO expressed similar views as follows:

Once they understand that [the importance of development], you will be amazed how much they are willing to participate. Therefore, what they need is a clear explanation of objectives of the activities and the benefits to the people. (NGO1, Kitwe, 5yrs)

In other words, unclear objectives and absence of benefits to the communities could be important barriers to their participation. In fact, this revelation was consistent with one of the defining elements of an adequate institutional framework for squatter upgrading regarding having clearly defined goals and objectives of the programme (see 1.4).

To sum up, squatter residents were willing to participate in squatter upgrading activities to improve their living conditions. Although, many residents had not been involved in community projects before or helped other people build their houses, there was evidence of togetherness in the settlements through the presence of community schools and clinics. Most importantly, the residents overwhelmingly expressed willingness not only to participate in but also to contribute to squatter upgrading activities.

8.5 CHAPTER SUMMARY

This chapter set out to establish the level of community participation in squatter upgrading. Three main points emerged from this chapter. Firstly, the local councils have not involved the squatter communities in all of the case study settlements as much as they should in upgrading programmes. Where the local councils have made efforts to reach the communities they have used local councillors to explain squatter upgrading to communities. This scenario however, presents the challenge of ensuring that squatter communities receive the correct information on the nature of the upgrading programmes, because councillors do not have the expertise to explain squatter upgrading. Therefore, the absence of WDCs that would have provided interactive linkages between the communities and the local councils is quite challenging. Secondly, the local councils recognise that getting popular participation in squatter upgrading is usually not possible. Therefore, they planned to take some measures to encourage as much participation as possible including discouraging service providers outside of the council from providing services in squatter settlements until after upgrading, in the absence of WDCs, using existing informal structures in the settlements to organise squatter communities, and adopting the ZAMSIF model of community participation. Thirdly, despite the councils not involving the communities in the upgrading processes, squatter residents were willing to participate in upgrading activities.

The next chapter synthesises the findings from the research, and makes necessary recommendations arising out of the research.

CHAPTER 9 DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

9.1 INTRODUCTION

This research is a contribution to our knowledge of processes in squatter upgrading in small- and medium-sized cities in Sub-Saharan Africa in general and Zambia in particular. The overall aim of this research was to examine the adequacy of the institutional framework to initiate and support squatter upgrading in Zambia. Therefore, the results of the study have revealed that the framework used for the Lusaka Squatter Upgrading Project (LSUP) comprised all the important elements identified earlier as constituents of an adequate squatter upgrading framework. Briefly, the existing LSUP upgrading framework is adequate for initiating and supporting squatter upgrading in Zambia. On the other hand, the research revealed that while the LSUP upgrading framework was adequate, the environment in which successful squatter upgrading could proceed was not favourable. Particularly, the main legal texts that the local councils would apply in squatter upgrading were ineffective, interactions between central and local governments were tense and unsupportive towards upgrading, and political commitment was lacking.

The present chapter, which combines discussions, conclusions, and recommendations, concludes the research. First, the chapter presents the main findings from the whole research. Next, the chapter discusses the findings in the result Chapters 7 and 8. The chapter proceeds to present implications for squatter upgrading policy and draws out the main conclusions of the research. Next, the chapter presents recommendations for practice, and later highlights the contributions to the body of literature. Finally, the chapter concludes with suggestions for future research.

9.2 MAIN FINDINGS OF THE RESEARCH

This research has resulted in many findings, which have provided responses to some of the on-going debates especially regarding land tenure security, and role of government in housing provision for the poor. These findings also address the objectives of the research. I have presented these findings based on the main research themes to highlight important topics and contributions to the body of knowledge.

9.2.1 Squatter Upgrading and Improvement of Living Conditions

Several important results emerged from literature and primary data with regard to squatter settlements and upgrading. To begin with, the research has confirmed evidence

from literature that squatter settlements as the most dominant form of human settlements in urban areas in many developing countries (UN-Habitat, 2003a; Willis, 2009). Literature has shown that in small and medium towns in Zambia, squatting is indeed the commonest form of tenure – squatter settlements provide shelter to the majority of urban citizens. Evidence from the two case study areas, Chipata and Kitwe shows that a high proportion of urban citizens live in squatter settlements (see 4.4).

Next, results from the research have also confirmed that tenure security plays a vital role in influencing the decisions that squatters make regarding investing in housing improvements (De Soto, 2000; Field, 2005; Durand-Lasserve & Selod, 2009). They demonstrate that in the process of squatter upgrading which begins with legalisation of a squatter settlements and later upgrading, at the initial stage - at the precipice of rejection and recognition, squatters are concerned more with legalisation as it brings recognition. Besides, squatters gain the assurance of being ‘safe’ from eviction. At that point, they rely on *de facto* tenure security that comes with recognition of their status, and it seems to be sufficient for them to initiate improvements in their housing. Ipusukilo provides an excellent example of this scenario (see 6.3.2). Another important outcome regarding tenure security is that sometimes squatters gain confidence in tenure security through knowing their local council intends to legalise their settlement. Mchini provides such an example where the local council resolved to legalise it together with other squatter settlements in the district. However, the MLGH has not approved its legalisation but that has not stopped some squatters from improving their houses (see 6.3.2). Moreover, results from Mchini and Ipusukilo show that when squatters gain assurance of tenure security they do not wait for the authorities to provide basic infrastructure before starting to improve their houses. Arguably, this is understandable especially that legalised settlements are hardly upgraded. For instance, several of the squatter settlements that were legalised in Lusaka city in the 1980s and 1990s have not been upgraded (UN-Habitat, 2003a). In 2011, government legalised Ipusukilo but to date the local council has not provided any basic infrastructure in the area. Nevertheless, one of the most important outcomes of this research is that it confirms the importance of tenure security in influencing the decisions that squatters make with regard to investing in housing improvements.

The research also established several critical success factors for squatter upgrading to proceed. These included clear programmes, sustainable sources of funding, stakeholder, and community participation, independent programme management, and sustained

political will (see 3.2). These critical factors form the basis for an adequate squatter upgrading framework, which seems to have applied to KIP and PFB (see 3.5).

9.2.2 Political Regimes and Housing Provision

The research confirmed the finding from literature that the development route that a country takes depends more on the politics it applies to development than the type of political regime in which the development occurs (Smith, 2003). Analysts have debated for a long time the relationship between political regimes and development. Some tend to argue that authoritarian regimes are favourable where countries need to develop rapidly. Others believe economic development is assured more and sustained under democracy than autocracy. Both groups have compelling examples and reasons to justify their claims. The former often cite of the East Asian countries that experienced rapid development under autocracy (see 2.3.3). The results show clearly that Zambia does not seem to fit any of the modes. For instance, where housing development is concerned we cannot ascribe poor housing provision to any particular type of political regime. Evidence shows that housing provision throughout all of the types of regimes - capitalist authoritarian, socialist authoritarian, and neoliberal democracy, has been inadequate and caused the urban housing shortage that has led to the prevalence of squatter settlements (see Chapter 5). During each of the political regimes, government implemented housing policies that hindered rather than promoted housing development. This has led to a cumulative urban housing backlog that successive governments have failed to solve because of insufficient investment in adequate low-income housing.

Another example concerns the local government system. Governments under each type of political regime consistently weakened and undermined local government. For instance, from colonial time to date government has failed to fund local government adequately. Moreover, from the socialist era through to the democratic era government continues to appropriate main revenue sources from local governments, which has weakened their fiscal capacity to provide public services including housing (see 5.5).

9.2.3 Housing Conditions in Small and Medium Towns in Zambia

One of the important outcomes of this research has been to confirm evidence from literature that government still has an important role to play in the provision of housing for the urban poor (Marcuse, 2006; Smith, 2006). The neoliberal view of service delivery is to let the market do the work while government maintains the role of facilitator. This research has demonstrated firstly, that in Zambia the market has failed

to provide the ‘service’ of housing provision for the urban poor. It has instead, focused on supplying housing for the higher end of the market (see 6.4.4). Therefore, governments cannot completely take a facilitator’s role when no one is serving the poor (UN-Habitat, 2003a; 1996a). secondly, even in a neoliberal environment, government could participate in housing provision by enacting laws that protect property rights, improving access to finance for housing investment, fostering public-private partnerships in housing, and setting up housing subsidies for the urban poor (see 6.2). These are key elements in the formation of an enabling environment for investment in housing. However, government has not applied itself effectively to delivering any of the mentioned strategies it pledged to create an enabling environment to stimulate investment in housing (see 5.4.1). Hence, it has failed to assist local councils deliver municipal services in squatter settlements (see 1.2).

Secondly, while many analysts have described the urban housing situation as critical (Makasa, 2010; UN-Habitat, 2012a), they have mainly focused on the quantitative aspect of the problem. However, this perspective has tended to narrow down the extent of the urban housing problem, which should also include aspects of quality, tenure security, and spatial location (see 6.3). Detailed examination of the housing situation from literature and primary data reveals that urban housing is generally insufficient and unable to accommodate all urban dwellers adequately. Besides, most of the urban housing is of sub-standard as it consists of squatter housing built with poor quality materials. Similarly, a large proportion of urban housing lacks tenure security, and is spatially segregated and lacks basic infrastructure and services. Therefore, this research describes the urban housing situation as one where housing is insufficient for the urban populace, and most of it is of sub-standard, lacking tenure security, and is spatially segregated. Given all these deficiencies, the research conclusively confirms that the urban housing situation is indeed critical.

Thirdly, of all the housing programmes that government has implemented in the independence and post-independence eras, squatter upgrading reached more people than conventional housing and site-and-services programmes did (see 6.5.3). This demonstrates that if government has to make an impact with improving living conditions of people, squatter upgrading provides the means. Although, there is no provision of housing involved in squatter upgrading, it nonetheless facilitates provision of basic infrastructure and improvement of tenure security that squatters lack (see 2.2.3). Lastly, the research confirmed the finding from literature that housing plays a

role in fostering Home-Based Enterprises (HBE) (Collier & Venables, 2014; Tibaijuka, 2009) (see 6.7). In all the case study settlements, some squatters managed one form of HBE or another. However, squatters involved in HBE in Mchini and Ipusukilo had gone further by improving the conditions in which they carried out their businesses (see 8.4). The example in Mchini and Ipusukilo also testifies to the importance of tenure security in investing not only in housing improvements but also in buildings used for enhancing livelihoods.

9.2.4 Aims and Institutional Organisation of Squatter Upgrading Policy

The Zambian government plans to upgrade squatter settlements to improve the living conditions of people through introduction of municipal services (see 1.1). As such, it requires an upgrading policy that would guide squatter upgrading to have maximum impact. After an intensive investigation, the research has established several facts. Firstly, the Local Government (LG) Act does not specifically spell squatter upgrading as one of the functions of local councils (see 7.2). In fact, it does not even mention squatter upgrading. Nonetheless, it provides for community development as one of the functions of councils. Hence, the assumption is that squatter upgrading is a community development activity and a responsibility of local councils.

Secondly, there is a complete lack of political will towards squatter upgrading. For instance, despite government's intention to upgrade squatter settlements it has neither prepared a national plan for upgrading nor set aside funding for the same (see 7.3 and 7.4). Similarly, even if government expects councils to fund squatter upgrading from the grants it gives them, evidence clearly shows that they are inadequate and inconsistent to support service delivery let alone squatter upgrading (see 7.5).

Thirdly, although the local councils intend to upgrade some squatter settlements they too have not formulated any comprehensive plans for upgrading (see 7.3). Until they have tangible plans for upgrading, it is difficult for them to identify which areas they need to collaborate with other stakeholders. This probably explains why they have not involved stakeholders in the upgrading process (see 7.6). Moreover, it is difficult for the councils to estimate the amount of funding they require for upgrading without tangible plans. Therefore, plans for upgrading are quite important in the upgrading process.

Fourthly, the local councils have no fiscal capacity to fund squatter upgrading from own revenue. They made efforts towards squatter upgrading by approving squatter settlements for legalising and upgrading, carrying out cadastral and perimeter surveys,

and sensitizing communities on the programmes. However, the councils are unable to fund complex tasks such as providing access roads, and water and sanitation facilities because their depleted revenue bases cannot support them (see 7.5).

Fifthly, the main legal texts that would support the local councils in the upgrading process are generally ineffective and unsupportive (see 7.7.1). For instance, both the LG Act that governs the operations of the local councils, and the Housing Act that promotes squatter upgrading require that any decision towards upgrading be subject to ministerial approval. This not only makes them bureaucratic but also causes delays and uncertainties. Most importantly, delays in legalising squatter settlements effectively deny many urban poor access to tenure security.

Lastly, the research established that relations between local and central governments are generally strained, while interactions between them are virtually non-existent (see 7.7.2). Central government exercises political patronage in its relations with local councils to extent that grants allocation favours local councils where the ruling party has majority control. The opposition-led local councils often have important grants such as Constituency Development Funds (CDF) delayed or not released at all. This confirms the findings from literature where Resnick (2010; 2014) and Rakodi (2003) note that development in Zambia seemed to favour areas where the ruling party had the most control (see 5.5.3). Additionally, there appears to be a struggle for power between the MLGH and local councils. For instance, MLGH re-established the Local Government Service Commission (LGSC) to manage staff matters of local councils when they are capable of handling those matters by themselves (see 5.5.3). On the other hand, local councils were created as autonomous entities responsible for own operations and management including hiring, firing, and disciplining staff. Moreover, MLGH appears to be implementing policies without consulting local councils. For example, it passed a statutory instrument that introduced salaries for ward councillors to be paid by councils (see 7.5.3). Similarly, MLGH also compelled councils to form buoyance accounts where they would deposit revenues from major sources, which it would control by deciding how the councils could use the revenue. These acts clearly demonstrate an action of the MLGH usurping power from local councils.

9.2.5 Community Participation and Local Governance

Having established that squatter upgrading is a community development activity, it means therefore, that it cannot take place without community involvement. Many

observers have emphasised the importance of community participation in squatter upgrading (see 2.4). However, this research established that that community involvement in the squatter upgrading process was seriously lacking in both local councils (see 8.2). It also revealed that the local councils have not taken an active role in informing squatter communities about squatter upgrading. Instead, they have entrusted the responsibility of explaining squatter upgrading to squatter communities to ward councillors who do not have the expertise to do so. This situation has the potential to produce undesirable outcomes such as unrealistic expectations and even resistance to the programmes. Another important finding is that, in the absence of WDCs one of the local councils would use an existing informal structure within the squatter settlements to organise squatter communities to participate in squatter upgrading activities (see 8.3). Finally, squatter communities exhibited a high level of willingness to participate in squatter upgrading if the councils asked them to do so (see 8.4).

9.3 DISCUSSION OF RESEARCH FINDINGS

This section presents a discussion of the research results that emerged from Chapters 7 and 8, as follows:

9.3.1 Planning for Squatter Upgrading

The results of this study indicate that there has been no planning for squatter upgrading at the national or local levels of government (see 9.2.4). Since 2006, when the government announced its intention to upgrade squatter settlements to improve the living conditions of the urban poor and enable them to contribute to the VISION 2030, nothing seems to have been done to plan for upgrading. On the other hand, the Fifth National Development Plan (5NDP) that first announced squatter upgrading expired in 2010 without a single squatter settlement being upgrading. The succeeding Sixth National Development Plan (6NDP) in 2011 reiterated the intention of government to upgrade squatter settlements but it expires soon in 2016 having not seen a settlement upgraded. Next, estimates based on the 2010 population census showed that the number of people living in squatter settlements was almost four million while the urban housing deficit was two million (UN-Habitat, 2012a).

Yet, there has been no deliberate national plan for squatter upgrading. According to MLGH, it is not the responsibility of government but councils' to prepare a plan for squatter upgrading. Therefore, government expects local councils to formulate own plans for squatter upgrading (see 7.3). The research also established that MLGH has not

informed local council that it expects them to prepare own squatter upgrading plans. Two things arise out of this scenario. First, the LG Act that assigns responsibilities to local councils does not specifically state squatter upgrading as a function of local councils. Instead, it is silently ‘extracted’ from community development. Even the Housing Act does not mention squatter settlements or squatter upgrading. Instead, it refers to *improvement areas*’ meaning areas of land [squatter settlements] legalised by means of statutory instruments. Furthermore, the Housing Act does not assign the responsibility of ‘improving’ legalised improvement areas to councils per se but instead Section 38 makes it optional for the council to improve the areas (GRZ, 1974). Nonetheless, Section 19 of the Housing Authority (NHA) Act clearly shows that the NHA is responsible for management of squatter settlements (GRZ, 1971a). Among the functions of NHA is one particular function that states as follows:

Clear squatter settlements and plan improvement and redevelopment of such areas.
(Subsection 2 (d))

The second point concerns interactions between local councils and the MLGH, which as this research discovered have broken down (see 9.2.4). The MLGH expects local councils to formulate own plans for squatter upgrading and yet, it has not informed local councils officially or otherwise. This situation raises further concerns about the capacity of the MLGH to perform its role as supervisor of local councils. The research established that by 2014, the MLGH had not even had the ministerial interpretation of the VISION 2030 and how squatter upgrading fit into it. Local councils have to do own interpretation. Clearly, the MLGH has not taken a leading role in squatter upgrading.

The responsibility for squatter upgrading is legally for the NHA. However, local councils are the closest to the people (see 2.4.1). The local councils are also aware of the implication of their proximity to the people – society expects them to provide services even in squatter areas. Hence, they have accepted that they are responsible for squatter upgrading (see 7.2). As such, the councils have made preparatory works towards squatter upgrading including passing council resolutions to approve legalisation and upgrading of some settlements, and undertaking perimeter and baseline surveys of the said settlements (see 7.3). However, they too have not made comprehensive plans for squatter upgrading. Although not formerly communicated to the local councils, the decision of MLGH to let them formulate own plans for squatter upgrading is correct. Local councils know the conditions in which squatter settlements exist in their areas and hence, they are in a better position to formulate plans that consider local conditions (see

7.3). Literature review shows that the city governments of Jakarta and Rio de Janeiro had plans for KIP and PFB, respectively that helped them (see 3.5.1). Programme plans helped the city governments [management units] to divide the programmes into manageable phases that focused on specific programme objectives (AKAA, 1980; IDB, 2011). Proper programme planning also enabled them to continuously monitor and evaluate the programmes, and plan improvements for the next phases.

The lack of comprehensive plans for squatter upgrading also suggests that the local councils have not yet defined the exact nature, aspirations and expectations of the programmes. Therefore, it becomes difficult for them to involve other stakeholders in the upgrading process. Nonetheless, there is still a need for the councils to prepare comprehensive plans for squatter upgrading to help them design successful programmes. A national plan for squatter upgrading is also necessary to address the issue of funding. The discussion in the next subsection makes it apparent that the councils do not have fiscal capacity to fund squatter upgrading. Therefore, central government has to fund squatter upgrading.

9.3.2 Funding for Squatter Upgrading

Another important finding was that there was no funding for squatter upgrading. Despite announcing squatter upgrading in 2006, central government seems not be making the effort to fund squatter upgrading (see 7.4). Moreover, the general budgetary allocations to housing and community services that could be a source of funding have decreased tremendously since 2007 (see 6.4.4). The reason for government's failure to fund squatter upgrading through the national budgets is that it believes the grants it gives local councils are sufficient for service delivery including squatter upgrading (see 7.4). However, this research has established that government funding to the local councils is inadequate and inconsistent (see 7.5.3). Therefore, this contradicts the claim that government gives local councils enough money. Information from the Ministry of Finance would have helped the research understand the financial contradictions but as mentioned earlier, I could not secure an interview with the ministry (see 4.6).

By inference, perhaps central government expects local councils to fund squatter upgrading from local sources. This is also an unrealistic expectation because having chronicled all the revenue sources that central government has appropriated from local councils, the councils' current revenue sources cannot fund squatter upgrading. It is a fact and hence, they are unable to meet many of their administrative and statutory

obligations (see 7.5.1). There is irrefutable evidence that revenue bases of local councils have diminished making it fiscally difficult for them to fund squatter upgrading from own sources (see 9.2.4). Therefore, they need national support and to be able to receive it regularly, government must formulate a funding plan for squatter upgrading (see 9.3.1). Besides, literature shows that the central government and the World Bank funded the LSUP, and not Lusaka City Council (see 6.6.2). Moreover, although respective city governments of Jakarta and Rio de Janeiro partly funded KIP and PFB, respectively, they had national support and external funding (loans) (see 3.5.3). Financial support from the national governments came through national budgets and hence, programmes had assurance of funding on a yearly basis (IDB, 2011; World Bank, 1995).

The failure by central government to fund squatter upgrading contradicts not only its intention to improve living conditions of squatters but also its pledge to encourage investment in housing. As a way of creating an enabling environment, government pledged to allocate annually at least fifteen percent of the national budget to housing to promote investment in housing. Yet, budgetary allocations to housing have been less than half of government's pledge (see 5.4.1). Clearly, the Zambian situation signifies a lack of political commitment to squatter upgrading and presents a profound contrast to that in Indonesia and Brazil where national governments continually provided financial support to KIP and PFB, respectively.

9.3.3 Stakeholder Involvement

This research established that the future of local government lay in embracing local governance – involving other stakeholders in governance (see 5.6). Overwhelming evidence shows that the local councils are fiscally challenged and hence, unable to provide public services. They have also indicated that they cannot fund squatter upgrading from local revenue without the support of government (see 9.3.2). The research has also established that central government has not funded and seemingly does not intend to fund squatter upgrading because it already gives them grants for service delivery (see 9.3.2). Yet, the local councils have not involved other stakeholders such as NGOs, and the private sector in the squatter upgrading process (see 9.2.4). Evidence from literature suggests that the success of KIP and PFB was because partly because of their ability to involve a range of stakeholders who performed specific roles within the programmes (see 3.5.4). LSUP also involved other stakeholders who were mostly from other government ministries (see 6.6.4). Nevertheless, despite the local councils not approaching them to take part in the upgrading process, most of the NGOs

interviewed for the research indicated they were willing to collaborate with them. None of the NGOs was involved in human settlement but they could still provide other supportive services since they were already providing various social services in squatter settlements (see 7.6). In KIP and PFB, NGOs were mainly involved in socio-economic issues such as skills training and income-generating activities (see 3.5.4). LSUP also had an NGO called American Friends Service Committee (AFSC) that government engaged to organise the squatter communities for community participation (see 6.6.4). It appears though that the scope for AFSC did not go beyond community organisation.

Seemingly, there is not much scope for participation of financial institutions within the squatter upgrading framework. Nonetheless, the scope for private sector participation could be expanded if the local councils adopted the Lusaka model of squatter upgrading (see 7.6). The possible explanation for lack of stakeholder involvement in squatter upgrading is the absence of plans and funding for squatter upgrading. It would be unreasonable for the local councils to involve other stakeholders until there was reasonable assurance of financial resources to proceed with squatter upgrading.

9.3.4 Community Participation

Community participation in community-based programmes is a key ingredient for success (see 2.4). Besides, squatter upgrading takes place in identifiable communities where it might involve displacing some residents and disrupting their livelihoods (see 2.2.3). Therefore, it must involve the participation of the community in one way or another. Evidence shows that in programmes where communities were involved in later stages of the process it was challenging to encourage participation in maintenance activities (see 3.5.5). LSUP also experienced poor community participation in maintenance activities because it had sidelined the communities in the planning and implementation stages. Hence, the communities did not feel a sense of ownership towards the programmes to be involved in maintenance of infrastructure. One of the benefits of community participation in projects or programmes is to make communities have a sense of ownership and responsibility towards the projects or programme (see 2.4). Therefore, community participation in squatter upgrading must start early in the programme to secure its future. Besides, the programme needs acceptance and support from the community without which it would fail.

Yet, the results show that community participation in squatter upgrading was lacking. Besides, instead of technical personnel engaging communities to explain squatter

upgrading to squatter communities, the local councils have entrusted ward councillors to carry out this important responsibility (see 8.2). Ward councillor are policy makers who do not have the expertise in squatter upgrading. Moreover, they are politicians who serve own interests and those of their sponsoring parties (see 5.5.2). This research established that the politics in local government are party-based or partisan politics where politicians are accountable to the sponsoring party and not the electorate (Copus, 2004). Councillors act in ways that promote their party agenda and not in the interest of the populace (Resnick, 2010; 2014; Rakodi, 2003). Therefore, the councillors are more likely to have represented themselves to the communities than the local councils – the chances that they *intentionally* misinformed the communities on the true nature of the upgrading programmes are quite high (see 2.3.3). On the other hand, councillors could have *accidentally* misinformed communities on squatter upgrading because they themselves did not understand it. None of the local councils has a comprehensive plan for upgrading. Besides, they have not defined the upgrading programmes to outline the objectives and interventions (see 7.3). Another important point is that few squatter residents indicated attending meetings that the councillors held in the settlements. Most residents claimed that they were unaware of such meetings (see 8.2). On the other hand, squatter residents overwhelmingly indicated their willingness to participate in upgrading activities (see 9.2.5). There are two possibilities arising from this scenario. The first one is that the squatter communities were excited at the prospect of development of their areas since they had waited for too long for development (see 7.7.3). Secondly, they had unrealistic expectations from squatter upgrading. For instance, some of the squatter residents interviewed in Mchini, expected government to build houses for them (see 6.3.4). Therefore, if community acceptance of the upgrading is based unrealistic expectations arising from probable misinformation, there was a chance of resistance to the programmes when the squatter residents become aware of the true nature and implications of the programmes.

An explanation for the lack of squatter community involvement in the upgrading process could be attributed to the absence of Ward Development Committees (WDCs) which are supposed to provide a link between communities and the local councils (see 5.5.3). Clearly, the absence of WDCs has affected the squatter communities by denying them effective representation in the squatter upgrading process. Therefore, the local councils might have to involve the services of informal structures led by ‘chairpersons’ to organise communities in the settlements (see 8.3). Evidence shows that chairpersons command considerable authority in squatter settlements and hence, they have the ability

to 'sell' development ideas including squatter upgrading to the residents. However, chairpersons could also be self-serving and in their attempt for self-preservation, they could lead resistance against squatter upgrading. Therefore, WDCs would be of more help to the local councils in explaining the programmes to the squatter communities than the councillors and chairpersons. Government suspended WDCs in 2011, and there are no indications that government would lift the suspension any time soon (see 4.6). Being aware of this important fact, the local councils have failed to act proactively by not letting technical staff engage squatter communities to explain squatter upgrading.

9.3.5 Support to Squatter Communities

The research established that many squatter residents were unemployed. The few who said were employed fell in the category of lowly paid workers who earned less than K3000, a government threshold for income tax (see 8.4). Some residents engaged in activities including petty trading and subsistence farming to support their families. Nonetheless, these activities did not provide sustainable incomes beyond supporting daily consumption. Moreover, residents lacked access to necessities of life such as water and sanitation, and health care. Although not conclusive, these conditions describe poverty in the communities. This observation is consistent with evidence from literature that many people who live in squatter settlements are poor (see Chapter 2) (Arimah, 2010a). Therefore, it means that many of the squatter residents would not be able to invest in housing improvements because they lack financial resources. Furthermore, without steady incomes squatter residents would not access formal credit from financial institutions. Commercial banks and Microfinance Institutions (MFIs) require loan applicants to be in employment or running a registered business that brings in a regular monthly income. They also need collateral in the form of land titles or occupancy licences (see 6.3.3). Although all the stated requirements are standard requirements, they nonetheless seem quite stringent especially for low-income households such as those in the case study settlements most of whom were unemployed, without regular incomes and without occupancy licences for their properties. Because of these requirements, many squatter residents would be ineligible to access formal credit for housing improvements from banks and MFIs.

Some analysts have pointed out that in Zambia most people preferred MFIs to commercial banks because of their ease of access and flexible collateral requirements (Chiumya, 2004). However, it appears that the trend has changed since the early 1990s. Evidence from some MFI suggests that their lending requirements are almost as

stringent as the banks' (see 6.3.3). For instance, to access a house improvement loan, an MFI required that an applicant be in full employment with a regular monthly income, and produce collateral in form of land title or occupancy licence. A possible explanation for the transformation in requirements could be that in the 1990s the MFI sub-sector was still in its infancy. Now, it has established its reputation as being inclusive of all economic classes and hence, has become competitive within and outside of the sector.

Nevertheless, the implication here is that without employment squatter residents would not have access to credit from financial institutions to invest in housing improvement unless the upgrading programmes included a component for community support such as microcredit lending. Both KIP and PFB recognised the importance of poverty alleviation among residents in upgraded settlements. Hence, they included socio-economic components in the programmes, which addressed the social and economic issues affecting squatter residents. As such, the programmes provided for loans that property owners accessed to improve housing or invest in business ventures (see 3.5.6). LSUP also had a building materials loan component but it did not perform well because of poor cost-recovery (see 6.6.5). Nonetheless, it provides a basis for improving upon future schemes.

9.3.6 Enabling Environment

The general observation is that the environment in which squatter upgrading needs to take place was unfavourable. This research assessed the enabling environment using three aspects: regulatory frameworks, central-local relations, and political environment.

Regulatory Frameworks

The main legal texts, the Local Government (LG), and Housing Acts necessary for the implementation of squatter upgrading, are generally weak (see 7.7.1). Contrary to the local councils' perception that the LG Act was adequate, it exhibits several weaknesses that render it vulnerable to manipulation and inadequate to councils themselves. Evidence reveals that the LG Act neither expressly defines the purpose and objectives of local councils nor sets minimum standards for measuring performance in local councils. Without standards, it is hard to measure performance of local councils. Moreover, the LG Act does not define the system of allocating grants to local councils (see 7.5.3). The implication for this is that government tends to underfund local councils resulting in their failing to provide quality services let alone fund squatter upgrading programmes. Furthermore, the LG Act does not provide for the involvement of other

stakeholders in local governance. This probably explains why the Minister has to approve any collaboration in which a local council gets involved (see 7.6). Hence, this limits the extent to which local councils could involve other stakeholders in squatter upgrading. The LG Act also places too much power in the Minister over democratically elected councils to approve almost all council decisions (see 7.7.1). This situation exposes local councils to too much political control and interference. Although the LG Act also gives power and authority to local councils for decision-making and administration of the functions delegated to them by government, they are subject to ministerial control (see 5.5.2). Hence, these weaknesses render the LG Act inadequate to support squatter upgrading.

Regarding the Housing Act, the general agreement from the local councils was that it was sufficient to implement squatter upgrading. However, further examination of the Housing Act revealed four things that make it unfavourable to squatter upgrading. Firstly, by setting restrictive criteria for legalising squatter settlements, the Act was suppressive towards squatter upgrading (see 6.3.3). Secondly, the housing Act fails to provide incentives beyond legalisation to encourage housing investment in squatter settlements. For instance, by having an undefined duration for an occupancy licence, the Act does not give occupants confidence in the tenure security it offers to invest in housing improvement. The Housing Act states that occupancy licence shall be for a period of up to thirty years. However, a local council, which has the head lease to the land, would determine the duration of the occupancy licence. Besides, the Act also empowers local councils to revoke the occupancy licence after giving the occupant not less than three months' notice if the licensee breached the covenant or failed to pay prescribed fees. This further threatens occupants' tenure security. Thirdly, the Housing Act does not encourage integration of improvement areas into the city proper. Through legalisation, it only elevates the status of squatter settlements from *illegal* to *improvement* areas. If squatter upgrading aims to integrate improvement areas into the city proper, then declaring squatter settlements as improvement areas still distinctly separates them from the city proper. Integration into the city proper can only occur when one law applies to improvement areas and formal residential areas so that they enjoy the same tenure conditions. This would also ensure that improvement areas shed off the stigma of 'squatterness'. Lastly, the Housing Act gives the Minister exclusive powers and final authority over the outcomes of the legalisation process. This is particularly improper because if the Minister and a particular local council do not get along, such relationships may jeopardise progress (see 5.5.2). Hence, there is need for

MLGH to relinquish the responsibility for approving squatter settlement legalisation to local councils to speed up the legalisation processes.

Central-Local Relations

Careful examination of central-local relations revealed several important issues that suggest they were strained (Mukwena, 2002; Chikulo, 2014). To begin with, there seems to be a widening imbalance of power between MLGH and local councils. The LG Act created local councils as autonomous corporate bodies for prescribed purposes of delivering public services and promoting local democracy (GRZ, 1991). However, the MLGH seems to be usurping powers from local councils through various acts including implementing policies without consulting or notifying local councils who bear the cost of those policies. Moreover, without legal backing, the MLGH had devised a formula that it applies when sharing salary grants among local councils.

The second issue concerns failure of MLGH to perform its supervisory role adequately. For instance, it has failed to interpret the VISION 2030 and the role of local government (see 7.3). Local government has an important role to play in the attainment of the vision through provision of municipal services in squatter settlements to improve the living conditions of people. Yet, MLGH has neglected to advise local councils to prepare plans for squatter upgrading through which they would provide municipal services to the people in squatter settlements and enable them to participate in and contribute to the achievement of the vision. Moreover, MLGH has compromised its supervisory role by blatantly exhibiting bias towards some types of councils. There is a misconception municipal and city councils make more money from local revenue and hence, do not need national support as much as the district councils do. To demonstrate its power over councils, MLGH applies a sharing formula called herein the 50-75-100 ratio that has no legal backing to distribute salary grants to local councils (see 7.7.2). This formula clearly favours district councils that receive 100 percent funding for salaries while municipal and city councils get 75 and 50 percent, respectively. Nonetheless, evidence gathered from the local councils revealed that their local revenues were insufficient to support the demand for services in their cities. The research also discovered that by August 2014, the national support for salaries to municipal and city councils had stopped (see 7.5). The use of an illegal formula to distribute grants to local councils is improper because in an environment marred with political patronage, national support to local councils serves as a means to punish or reward councils who seem to oppose or support government, respectively (see 5.5.3). Additionally, through the Local Government

Service Commission (LGSC), MLGH imposes employees on local councils who then bear the cost for them (see 7.5.3).

Thirdly, interactions between MLGH and local councils seem to be completely lacking to the extent that MLGH depends on the Local Government Association of Zambia (LGAZ) organised forums to meet local councils. Outside of the LGAZ forums, MLGH does not seem to have settings where it meets local councils to discuss issues affecting local government. When there are pressing issues affecting local councils, the LGAZ intervenes on their behalf. Yet, as the research has discovered the LGAZ is a voluntary association without constitutional authority and therefore, outside the 'sphere of influence' to affect government decisions regarding local government. This perhaps explains why central government often ignores counsel from the LGAZ (see 5.5.3). The literature review did not reveal anything related to constrained relations between city and national governments with regard to implementation and management of KIP and PFB, respectively. Although KIP experienced some coordination problems since it was administered in a piecemeal fashion in the first phase, Juliman (2006) and Devas (1981) explain that these were resolved by creating an independent technical unit to manage the programme (see 3.5.1). Interactions between local councils and MLGH are central to the squatter upgrading programme because these are the key actors. Whereas the local councils' main role is implementation, MLGH's role would be to facilitate the implementation of the upgrading programme by ensuring that the councils' upgrading plans are consistent with the overall national plan, that funding for upgrading programmes is made available, and that an enabling environment in terms of effective laws and favourable political environment exists. However, its failure to interact directly with local councils has rendered its leadership and oversight role of local government ineffective.

Political Environment

The research has established that the political environment is not sufficient to implement squatter upgrading. This research defined the political environment in terms of government influence on local councils' operations, level of political will, and clientelistic relations. Evidence gathered shows that whenever there was a change of government, there were also new policy changes that affected local councils especially fiscally (see 7.7.2). For instance, with each new government administration local councils suffered several acts such as banning some of their levies, introduction of unpaid mandates, and even appropriation of some major sources of revenue (see

Appendix Q). These acts among many others have weakened local councils fiscally and hence, reduced their capacity to provide quality services and meet staff-related costs on a monthly basis (see 7.5). Evidence shows that the PFB survived five political administrations (see 3.3). The changes in political administrations at national and city government levels did not affect the programme - it maintained its focus until its completion (Magalhães & Di Villarosa, 2012). The trend exhibited in the Zambian local government system indicates that if the local councils implemented squatter upgrading programmes under one political administration, such programmes would suffer when another administration takes over. Evidence from the research supports this position because the current government of the Patriotic Front (PF) revised some national policies to align them to its party's manifesto (see Chapter 7). This is the more reason local councils must have the responsibility of approving legalisation of squatter settlements so that they plan implementation of upgrading programmes to fall within the political calendar – five-year term.

Regarding political will to upgrade squatter settlements, evidence shows that it is lacking especially at the national level. The intention to implement squatter upgrading as a means of improving the living conditions of squatter residents and enabling citizens to participate in the VISION 2030 was a positive mark (see Chapter 1). However, it seems government has failed to match words with actions. For instance, since 2006 government has not formulated a national plan for squatter upgrading. Furthermore, it has failed to inform local councils to formulate own plans for squatter upgrading (see 7.3). Moreover, government has not made any funding provisions for the programme (see 7.4). Additionally, government funding to local councils has been insufficient for them to provide public services (see 7.5.3). On the other hand, political interference has increased in local councils' operations and management. Evidence from interviews showed that there was considerable political interference in local councils to the extent that one council reported that it was unable to implement a development project because of interference from the centre (see 7.7.3). The probable explanation for political interference from the centre is because of the weakness identified in the LG Act that gives the Minister for local government too much power over democratically elected councils (see 7.7.1). Hence, local councils cannot question government actions because they are afraid as an 'endangered species' (see 7.7.3).

The results also show that central government exhibits clientelistic relations towards local councils. Clientelism seems to have dominated local government in Zambia since

the independence era (see 5.3). Government exhibits preferential treatment of local councils that seem to be supportive than those it considers unsupportive. Government often exhibits this clientelistic treatment in the way it distributes grants to local councils. Some favoured local councils seem to benefit from grants that they would normally not be entitled to (see 7.7.3). Because of government's clientelistic treatment of local councils, many of them seem to have aligned themselves with ruling political parties to survive (see 7.7.3). Moreover, central government has a 'soft' spot for councils where it has the majority control than for local councils under the control of opposition political parties (see 7.7.3). Therefore, the finding from this research seems to confirm evidence from literature review that the type of politics applied to development determines the development outcomes (Smith, 2003). The probable explanation for clientelism in distributing grants to councils is the absence of an equitable grants sharing formula (see 7.5.3). As such, giving grants to local councils appears as government's discretionary act as opposed to it being mandatory.

9.4 IMPLICATIONS FOR SQUATTER UPGRADING POLICY AND PRACTICE

This research set out to examine the adequacy of the existing institutional framework to initiate and support squatter upgrading in Zambia. Therefore, this section endeavours to respond to this concern. In Chapter 1, I described an adequate institutional framework for squatter upgrading as one that contained several elements/ constituents that would guide the successful implementation and delivery of a squatter upgrading programme. These included clear programme definition, stable sources of funding, independent programme management, stakeholder involvement, community participation, and community support. Additionally, there must be an enabling environment in which squatter upgrading can take place and succeed.

9.4.1 Programme Definition

One of the requirements for successful squatter upgrading which also forms part of the constituents of an adequate institutional framework is having a clearly defined programme with clear objectives and expected outputs. Evidence shows that LSUP was a well-defined project whose main aim was provision of infrastructure at basic standards, community services, building materials loans, and land tenure (see 6.6.1). However, LSUP was structured as a project to be implemented within a specific duration. As such, it seems that there were too many interventions compressed into a limited timeframe. Therefore, future squatter upgrading must be planned as long-term

endeavours to allow for monitoring and evaluation of performance and outcomes.

9.4.2 Sources of Funding

A stable source of funding is the key to financial sustainability for squatter upgrading. The LSUP had defined sources of funding which were the World Bank and central government (see 6.6.2). World Bank funding towards the project amounted to 48.5 percent of the estimated total cost of US\$41.2 million while 51.5 percent came from the government (with some donations). Despite these assured sources of funding, LSUP faced financial constraints for two main reasons. Firstly, government diverted most of the funding for squatter upgrading to conventional housing for higher income groups (see 6.6.2). The act of diverting funds to other concerns indicates lack of political commitment to squatter upgrading (see 6.5.3). Secondly, the project failed to recover costs on building material loans from many of the beneficiaries. The ‘unconcerned’ attitude from the office of the Prime Minister that micromanaged LSUP, affected the cost-recovery on building materials loans. As such, LSUP became financially unsustainable and failed to continue when World Bank funding ceased. Central government’s failure to design proper cost-recovery mechanisms signifies lack of political commitment to and concern for the sustainability of LSUP.

9.4.3 Management of LSUP

The LSUP had a dedicated technical unit called the Housing Project Unit (HPU) that had the responsibility to design, supervise and manage the programme. Housed within the Lusaka City Council, the HPU comprised several sections to handle various functions including engineering, social services, and finance and procurement (see 6.6.3). HPU staff comprised professional staff supported by two cadres of field staff - community development officer and construction advisers. The HPU was responsible for the whole project – the technical unit designed social infrastructure, selected squatter settlements for upgrading, and set standards for home improvements. Briefly, the HPU had a structure suitable for operating within a decentralised environment. However, despite having a technical unit that should have operated independently, LSUP experienced too much political interference. Although the Lusaka City Council hosted the HPU, it lost control of the technical unit to central government that seemed to have the ultimate control and responsibility for the project. Consequently, there was neither institutional capacity building nor direct skills transfer to the council. Moreover, because of party politics which central government applied in the running of the project, LSUP faced difficulties with allocating plots to deserving beneficiaries who needed

relocating to site-and-services areas. Furthermore, because of political interference coupled with absence of recovery mechanisms, LSUP suffered poor cost-recovery on building material loans. Lastly, although LSUP symbolised government's deliberate effort to 'scale down' housing standards, the standards imposed on low-cost housing were still high. It had no provision for use of traditional local materials and building technologies and as such, households could only use conventional building materials that were of high standards and costly. This caused the cost of building to rise and become unaffordable to most low-income households

9.4.4 Stakeholder Participation

The responsibility of service provision rests with local governments in many parts of the world. It is increasingly challenging for local governments to meet the demand for public services from own sources (see 2.5). For this reason, many have turned to local governance where they involve stakeholders in managing the development of cities in a variety of ways including partnering, contracting or participation. LSUP recognised the importance of involving stakeholders and communities in the project. However, stakeholder and community involvement was quite limited. Apart from government ministries and donors, there were no stakeholders outside of government. Although, government engaged an NGO at some point in the project, it appears its scope was limited to promoting community participation in maintenance activities.

9.4.5 Community Participation

Evidence suggests that LSUP had challenges of community participation in maintenance activities because communities felt sidelined from the project as they were not involved during the initial stages. There is a possibility that if the NGO had been involved early in the project, communities too would have been involved early and a sense of ownership of the project would have been higher than it was at the maintenance stage. Besides, LSUP used a political party structure to represent communities in the project. As already observed, LSUP was rife with political patronage. Therefore, it was likely that community participation depended on whether one was a supporter of UNIP or not.

9.4.6 Community Support

Squatter upgrading provides an opportunity for poverty alleviation among the urban poor. Therefore, it is logical to include a socio-economic development component in the design of the programme. Evidently, LSUP also had a socio-economic component built

into the project where it handled tenure regularisation and provision of building material loans to beneficiaries to enable them improve their houses. It did not make provisions for skills training and entrepreneurial development. However, despite providing relief to poor households building material loans did not offer much in terms of support beyond the project. In other words, this kind of loan only serviced infrastructure development. Communities required support to develop new sustainable livelihoods so that they could continue improving their houses beyond the project.

9.4.7 Enabling Environment

In the context of this research, an enabling environment connotes the presence of effective laws, supportive central-local relations, and strong political will. Firstly, the legal texts that the councils apply to support their role of service delivery were generally inadequate to support squatter upgrading. Secondly, central-local relations were strained to the extent that even interactions between local councils and their parent ministry hardly took place. Thirdly, there was a lack of political will from central government towards squatter upgrading. For instance, despite announcing the squatter upgrading programme central government failed to formulate a national plan for squatter upgrading. Likewise, central government failed to fund squatter upgrading even when it was aware that local councils did not have the fiscal capacity to fund squatter upgrading from own sources. Lastly, government demonstrates its lack of political will when it fails to fund local councils adequately for service delivery from which it expects councils to fund squatter upgrading.

9.5 MAIN CONCLUSIONS

From the foregoing, the research draws two main important conclusions. Firstly, following the definition of an adequate institutional framework (see 1.4), it is clear that the LSUP contains the structure for an adequate institutional framework for squatter upgrading. Its upgrading framework embodies all the constituents of an adequate institutional framework. Therefore, the LSUP upgrading framework provides an important foundation on which the local councils could base their squatter upgrading frameworks. It appears that the weaknesses of LSUP that several evaluation reports highlighted did not emanate from a lack of an effective framework (see 1.3). Instead, they occurred because of failure to follow the upgrading framework. For instance, by allowing central government to micromanage the project LSUP missed the opportunity of independent and unbiased management. Next, the use of the UNIP leadership in place of wider community participation probably created the difficulties that LSUP

faced in getting communities to participate in maintenance activities. Likewise, the bad attitude towards loan repayment encouraged by the UNIP leadership affected cost-recovery, and not necessarily the absence of sanctions for defaulters (see 6.6.2). Therefore, the research concludes that the LSUP upgrading framework is adequate for initiating squatter upgrading.

Secondly, an enabling environment in which squatter upgrading could be successfully implemented does not exist. The research has shown that the legal texts that the local councils would use are repressive while central-local relations are unsupportive. Political will on the other hand, is completely lacking on the part of central government (see 9.4.7). On this account, the research concludes that the environment is not favourable for squatter upgrading.

9.6 RECOMMENDATIONS FOR POLICY AND PRACTICE

In view of the research findings, I make the following recommendations to inform policy and practice regarding squatter upgrading:

9.6.1 Formulate a National Squatter Upgrading Plan

Squatter upgrading has the potential to contribute to improving the living conditions of many people in urban areas, and making an even bigger impact on the VISION 2030. However, evidence clearly shows that the local councils, who have assumed the responsibility for squatter upgrading, do not have the fiscal capacity to fund squatter upgrading without assistance from government (see 9.2.4). Therefore, there is a need for central government to formulate a national plan that would address funding for squatter upgrading. While leaving the details to individual local councils on how they would do squatter upgrading, government must also formulate a schedule for funding squatter upgrading in districts. This research proposes that at least fifteen percent of the annual budget should be set aside as a separate expenditure unit within the national budgets for funding squatter upgrading to ensure an assured source of funding for squatter upgrading programmes. This provision already exists within the budget but as housing and community services. Over the years, allocations to this expenditure unit have decreased to less than two percent (see 6.3.1). Therefore, government needs to show strong political commitment by ensuring that it allocates sufficient resources to squatter upgrading annually.

9.6.2 Improve Interactions between Local Councils and Ministry

There is an urgent need to improve interactions between local councils and central

government (MLGH). The research revealed a complete breakdown of communication, and interactions between MLGH and local councils. The research recommends that the MLGH should create forums outside of LGAZ where it would interact and discuss important development matters with local councils regularly. The LGAZ remains an important institution to local councils. Yet, the fact that it is not a constitutional body it cannot represent local councils effectively. The research has revealed that on occasions, central government has blatantly ignored important counsel from the LGAZ regarding how it treats local councils. Another recommendation made in the spirit of improving central-local relations, is for the MLGH to change its secretive approach to communicating with local councils. Instead, it should adopt more accountable and transparent approaches such as circular letters or statutory instruments. This would ensure that all councils have access to the same information and reduce the culture of speculation and suspicion among them. Likewise, the MLGH must adopt an open and transparent grants sharing formula to reduce political patronage of local councils that this research has revealed government exhibits through transfers to local councils. Moreover, central government must make public funding disbursements to local councils to avoid speculation among local councils as to which council receives more money than others do. Publicising transfers to local councils would also make them accountable to the public. Equally important is the fact that the MLGH should allow local councils to operate like autonomous entities they were created to be.

9.6.3 Amendment of the Legal Texts

The research has revealed that the main texts that the local councils expect to apply in squatter upgrading have several weaknesses that make them unfavourable to squatter upgrading. Therefore, the research recommends that the government should amend the Local Government (LG), and the Housing Acts to make them effective and supportive of local councils and squatter upgrading, respectively. Concerning the LG Act, the research recommends firstly, amending the LG Act to give more powers to the councils to make and approve decisions regarding the running of local councils. Currently, the LG Act vests too much power in the Minister for local government, which neutralises the power and authority it gives democratically elected councils. Moreover, reducing the powers of the Minister would help address the issue of political interference into the operations of local councils from the centre. Secondly, the LG Act should be amended to provide for an equitable grants sharing formula. Without a legally accepted formula, the current system of allocating grants to councils is unequitable because local councils

are not funded proportionate to the size of the district or demand for municipal services. Besides, funding to councils is inconsistent and inadequate. Thirdly, an amendment to the LG Act should provide for stakeholder involved in local governance. This would help local councils to choose stakeholders to collaborate with without seeking approval from the MLGH, as is the case at present.

The Housing Act is an important piece of legislation in squatter upgrading. However, in its current form it serves as an obstacle to squatter upgrading because like the LG Act, it vests too much power in the Minister such as approving legalisation of squatter settlements. Therefore, this research recommends an amendment to the Housing Act to allow democratically elected councils to set the criteria for selecting and approving squatter settlements for legalisation within their jurisdictions. The Housing Act is explicit on the process of legalising squatter settlements. However, the process takes too long as councils wait for ministerial approval that most often does not happen. Another amendment to the Housing Act would have to address the nature and duration of the occupancy licence. There is need to firstly convert the licence into a land title deed because as a licence, it could be revoked anytime without due regard to the investments that one would have made on the land. Secondly, once the licence is converted to a land title, its duration must be increased from thirty to ninety-nine years and be subject the Town and Country Planning Act, and not the Housing Act. This would not only encourage property owners to invest in improvement of housing but it would also facilitate for spatial integration of former squatter settlements into the city proper without them being subjected to another segregating term of *improvement area*.

9.6.4 Re-establish Ward Development Committees

One of the main discoveries of the research is that lack of community participation in the squatter upgrading process in the two local councils is because of the absence of Ward Development Committees (WDCs). Therefore, this research recommends that government re-establishes WDCs that it suspended in 2011 to afford squatter communities effective representation. The suggestion by one of the local councils to use the informal structures within the squatter communities to provide a link to the squatters has potential for disastrous outcomes such as political patronage. Squatter settlements are strongholds of political parties. Therefore, if the local council used the informal structures, it would expose the upgrading programme to political control and patronage like it happened with LSUP that used the UNIP political structure that not only took over control of the project but also stifled community participation.

9.7 RESEARCH CONTRIBUTIONS

The research was an exploratory investigation into a subject matter on which little scholarly work existed in the Zambian context. Therefore, I adopted a qualitative case study approach that made it necessary to draw on a wide range of literature and qualitative methods of data collection including in-depth interviews, observations, and documentary reviews. This research contributes to the body of knowledge by making new contributions, and confirming some assertions by other scholars on the issues researched within the context of small and medium sized towns in Zambia. Therefore, the following are some of the major contributions the research has made.

Firstly, the research has made an original contribution by tracing the close links between governance – in the form of the historical legacy of colonialism, post-colonial socialist housing policies and power dynamics between central and local government - and the growth of informal housing within Zambia. Further, it has shown that the culture of political patronage/ clientelism is a major barrier to future efforts to upgrade squatter settlements. While this study was carried out in Zambia, it is likely that similar links between governance and the growth of squatter settlements are likely to be found in many other Sub-Saharan countries. Similarly, the clear links between the critical success factors that relate to governance and the likely effectiveness of efforts to improve living conditions in squatter settlements are likely to be borne out in other sub-Saharan contexts.

Secondly, the research made another original contribution to knowledge by revealing the importance of power dynamics between local and central governments. The research has shown how central government wrestles power from local governments through fiscal and administrative manipulations using the very piece of legislation that created them as autonomous entities.

Thirdly, this research has expanded the definition of the urban housing situation to include the quality, tenure, and spatial location aspects. In Zambia, the urban housing situation has tended to be defined in quantitative terms only - number of housing units required to house the urban population based on the average household size.

The final contribution of this research is through confirmation of existing literature regarding the importance of tenure security in influencing investment decisions in housing improvements. Many analysts have debated which type of tenure security is necessary to influence decisions that people make regarding investments in property

(see 2.2.3). UN-Habitat (2008a) concluded that whatever form tenure security takes squatter landowners require it to have confidence to invest in home improvements. This research has shown that as long as squatters gained the assurance of being 'safe' from eviction, they made decisions to improve their houses.

9.8 SUGESTIONS FOR FUTURE RESEARCH

Although this research recommends for government to fund squatter upgrading, it did not undertake to estimate the cost of upgrading a squatter settlement. Therefore, there is need for further research that would concentrate on quantifying the cost of upgrading a squatter settlement. Although the cost of upgrading would vary from one settlement to another, and from district to district, such an indicative cost would help government make sufficient provisions for squatter upgrading.

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APPENDICES

Appendix A: Consent Form



Location Number:.....
Study Number:.....
Research Participant Identification Number:.....
Consent Form Date:.....
Consent form version number:

CONSENT FORM

Title of Project: **Squatter Settlements Upgrading in Zambia: Adequacy of the Institutional Framework.**

Name of Researcher: **Alice Lungu**

Please initial all boxes

1. I confirm that I have read and understand the information sheet datedfor the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily. ☐
2. I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason, without my medical care or legal rights being affected. ☐
3. I understand that relevant information and data collected during the study may be looked at by individuals from **Heriot-Watt University**, where it is relevant to my taking part in this research. I give permission for these individuals to have access to such data. ☐
4. I agree to take part in the above study. ☐

Name of Participant

Date

Signature

Name of Person
taking consent.

Date

Signature

School of the Built Environment
Sir William Arrol Building Heriot-Watt University Edinburgh EH14 4AS
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Appendix B: Introductory Letter to MLGH



Glen Bramley
Professor of Urban Studies
Institute for Housing, Urban and Real Estate Research

0131-451-4605
g.bramley@hw.ac.uk

04 February 2014

The Permanent Secretary
Ministry of Local Government and Housing
Lusaka

Dear Sir/ Madam

Introductory Letter: Alice Lungu

I am writing to introduce Miss Alice Lungu, PhD student registered in this School and Institute under my supervision. Alice is in the process of collecting data for her research titled, **Squatter Settlements Upgrading in Zambia: Adequacy of the Institutional Framework.**

It is the requirement of the university that research ethics standards be upheld in every research under its supervision. Accordingly, Alice will strictly abide by such research ethics as she interacts with her research participants.

I hope that you will assist her in any way possible.

Yours faithfully,

Glen Bramley
Professor of Urban Studies

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Sir William Arrol Building Heriot-Watt University, Edinburgh EH14 4AS
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Appendix C: Introductory Letter to Ministry of Finance



Glen Bramley
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Institute for Housing, Urban and Real Estate Research

0131-451-4605
g.bramley@hw.ac.uk

04 February 2014

The Permanent Secretary
Ministry of Finance and National Planning
Lusaka

Dear Sir/ Madam

Introductory Letter: Alice Lungu

I am writing to introduce Miss Alice Lungu, PhD student registered in this School and Institute under my supervision. Alice is in the process of collecting data for her research titled, **Squatter Settlements Upgrading in Zambia: Adequacy of the Institutional Framework.**

It is the requirement of the university that research ethics standards be upheld in every research under its supervision. Accordingly, Alice will strictly abide by such research ethics as she interacts with her research participants.

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Appendix D: Introductory Letter to Chipata Municipal Council



Glen Bramley
Professor of Urban Studies
Institute for Housing, Urban and Real Estate Research

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g.bramley@hw.ac.uk

04 February 2014

The Town Clerk
Chipata Municipal Council
P.O. Box 510020
Umodzi Highway
Chipata

Dear Sir/ Madam

Introductory Letter: Alice Lungu

I am writing to introduce Miss Alice Lungu, PhD student registered in this School and Institute under my supervision. Alice is in the process of collecting data for her research titled, *Squatter Settlements Upgrading in Zambia: Adequacy of the Institutional Framework*.

It is the requirement of the university that research ethics standards be upheld in every research under its supervision. Accordingly, Alice will strictly abide by such research ethics as she interacts with her research participants.

I hope that you will assist her in any way possible.

Yours faithfully,

Glen Bramley
Professor of Urban Studies

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Appendix E: Introductory Letter to Kitwe City Council



Glen Bramley
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04 February 2014

The Town Clerk
Kitwe City Council
P.O. Box 20070
Kitwe

Dear Sir/ Madam

Introductory Letter: Alice Lungu

I am writing to introduce Miss Alice Lungu, PhD student registered in this School and Institute under my supervision. Alice is in the process of collecting data for her research titled, **Squatter Settlements Upgrading in Zambia: Adequacy of the Institutional Framework.**

It is the requirement of the university that research ethics standards be upheld in every research under its supervision. Accordingly, Alice will strictly abide by such research ethics as she interacts with her research participants.

I hope that you will assist her in any way possible.

Yours faithfully,

Glen Bramley
Professor of Urban Studies

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Appendix F: Introductory Letter to NGOs, Financial Institutions, and Residents



Glen Bramley
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g.bramley@hw.ac.uk

4 February 2014

TO WHOM IT MAY CONCERN

Dear Sir/ Madam

Introductory Letter: Alice Lungu

I am writing to introduce Miss Alice Lungu, PhD student registered in this School and Institute under my supervision. Alice is in the process of collecting data for her research titled, **Squatter Settlements Upgrading in Zambia: Adequacy of the Institutional Framework.**

It is the requirement of the university that research ethics standards be upheld in every research under its supervision. Accordingly, Alice will strictly abide by such research ethics as she interacts with her research participants.

I hope that you will assist her in any way possible.

Yours faithfully,

Glen Bramley
Professor of Urban Studies

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Appendix G: List of Participants from Case Study Squatter Settlements

Chipata Residents					Kitwe Residents				
SN	Participant	Gender	Location	Duration of Interviews (minutes)	SN	Participant	Gender	Location	Duration of Interviews (minutes)
1	MC1	Female	Mchini	15	1	IP1	Male	Ipusukilo	18
2	MC2	Male	Mchini	21	2	IP2	Male	Ipusukilo	17
3	MC3	Female	Mchini	46	3	IP3	Male	Ipusukilo	17
4	MC4	Male	Mchini	9	4	IP4	Female	Ipusukilo	15
5	MC5	Male	Mchini	44	5	IP5	Male	Ipusukilo	12
6	MC6	Female	Mchini	30	6	IP6	Male	Ipusukilo	34
7	MC7	Female	Mchini	14	7	IP7	Male	Ipusukilo	29
8	MC8	Female	Mchini	14	8	IP8	Male	Ipusukilo	19
9	MC9	Female	Mchini	13	9	IP9	Female	Ipusukilo	19
10	MC10	Female	Mchini	20	10	IP10	Male	Ipusukilo	14
11	MC11	Female	Mchini	15	11	IP11	Male	Ipusukilo	22
12	MC12	Female	Mchini	18	12	IP12	Male	Ipusukilo	29
13	MC13	Female	Mchini	19	13	IP13	Male	Ipusukilo	13
14	MC14	Female	Mchini	18	14	IP14	Male	Ipusukilo	24
15	MC15	Female	Mchini	8	15	IP15	Male	Ipusukilo	24
16	MC16	Female	Mchini	16	16	IP16	Male	Ipusukilo	27
17	MC17	Female	Mchini	9	17	IP17	Female	Ipusukilo	20
18	MC18	Female	Mchini	9	18	IP18	Male	Ipusukilo	14
19	MC19	Male	Mchini	9	19	IP19	Male	Ipusukilo	15
20	MC20	Female	Mchini	10	20	IP20	Male	Ipusukilo	23
21	MG1	Female	Magazine	17	21	MS1	Female	Musonda	11
22	MG2	Female	Magazine	15	22	MS2	Female	Musonda	17
23	MG3	Female	Magazine	15	23	MS3	Female	Musonda	14
24	MG4	Female	Magazine	9	24	MS4	Male	Musonda	14
25	MG5	Female	Magazine	9	25	MS5	Male	Musonda	14
26	MG6	Female	Magazine	9	26	MS6	Male	Musonda	15
27	MG7	Female	Magazine	20	27	MS7	Female	Musonda	16
28	MG8	Female	Magazine	19	28	MS8	Female	Musonda	13
29	MG9	Female	Magazine	11	29	MS9	Female	Musonda	13
30	MG10	Female	Magazine	15	30	MS10	Female	Musonda	15
31	MG11	Female	Magazine	16	31	MS11	Female	Musonda	8
32	MG12	Female	Magazine	20	32	MS12	Male	Musonda	13
33	MG13	Female	Magazine	21	33	MS13	Female	Musonda	8
34	MG14	Male	Magazine	14	34	MS14	Female	Musonda	9
35	MG15	Male	Magazine	25	35	MS15	Male	Musonda	20
36	MG16	Male	Magazine	19	36	MS16	Female	Musonda	18
37	MG17	Male	Magazine	19	37	MS17	Female	Musonda	20
38	MG18	Female	Magazine	9	38	MS18	Female	Musonda	13
39	MG19	Female	Magazine	18	39	MS19	Male	Musonda	13
40	MG20	Female	Magazine	17	40	MS20	Female	Musonda	16
TOTAL				674	TOTAL				685

Appendix H: Participants from Organisations

Participant Organisation	Years of Operation	Position of Respondent	Type of Organisation	Coverage	Target Groups	Duration of Interview
CETZAM	20	CEO	MFI	Some districts	Anyone in business	10
EFC	6	Credit Manager	MFI	Urban areas	Anyone in business	14
FINCA	13	Recovery Manager	MFI	Some districts	Anyone in business	21
MFC	4	Credit Administration Officer	MFI	Some districts	Anyone in business	12
VF	11	Manager	MFI	Some districts	Rural communities	20
BBZ	100	Senior Officer	Bank	Urban areas	Formal sector	10
FNB	5	Branch Manager	Bank	Some districts	Formal sector	37
IBZ	18	Senior Officer	Bank	Urban areas	Formal sector	8
SCZ	108	Senior Officer	Bank	Some districts	Formal sector	10
ZNBS	44	Finance Manager	Bank	Country-wide	Formal sector	21
BCP	5	CEO	NGO	Copperbelt Province	Urban and peri-urban areas	32
CARE	20	Senior Manager	NGO	Country-wide	All people in need	30
CZ	44	Manager	NGO	Country-wide	All citizens	25
CHAZ	45	Office Manager	NGO	Country-wide	All people in need	12
CIPLRN	3	CEO	NGO	Copperbelt Province	Rural communities	43
CODEP	4	CEO	NGO	Eastern Province	Rural communities	15
COH	5	Field Officer	NGO	Country-wide	All people in need	11
JCTR	15	Branch Manager	NGO	Country-wide	All citizens	28
WV	20	Senior Officer	NGO	Country-wide	Rural communities	13
MLGH	Over 50	Senior Officer	Central Government	Country-wide	All citizens	43
CMC	Over 50	Senior Officer	Local Council	Chipata	All citizens	120
KCC	Over 50	Senior Officer	Local Council	Kitwe	All citizens	127
TOTAL						662

Appendix I: Interview Guide for Local Authorities (Town Clerks)

1. **Thanks for meeting me**
2. **TOPIC: Squatter Settlements Upgrading In Zambia: Adequacy of the Institutional Framework**
3. **Aim of the research**
The aim of my research is to *examine the adequacy of the institutional framework to initiate and support squatter upgrading in Zambia*
4. **Style of the interview**
The style of the interview is such that it is a face-to-face, in-depth interview, where a number of topics pertaining to my research will be discussed. I will ask you (the interviewee) relevant questions on topics for which I seek explanations or comments.
5. **Ethics**
I want to assure you that in this interview research professional ethics are of utmost importance. I wish to state that before we start the interview I would go through the Consent form which I prepared and which you will sign if you agree to the interview with me. However, I would like to mention here that should you at any point during the interview feel that you want to stop, please let me know. I also assure you that whatever statements you make that you feel may jeopardise your position or career, such statements will be treated confidentially and these not being attributable to named individuals in the thesis report.

Administrative/ Legal Capacity

1. What is your role in the local authority? What do you have responsibility for? How do your responsibilities relate to the initiation and upgrading of informal settlements?
2. In the Sixth National Development Plan, government has indicated its plans to undertake squatter upgrading to improve the living conditions of the poor.
 - What are your plans regarding the squatter settlements within your jurisdiction?
 - Have you upgraded any squatter settlement in the last ten years? Which are these settlements? What criteria were used to choose then? What was the nature of the upgrading that was carried out? Did this vary between settlements?
 - How did you identify which forms of upgrading to carry out? What are the factors, which have informed this decision-making process? Have you consulted with the people who were living in those areas, or organisations that were working with them? Were any international agencies play a role in deciding the settlements to focus on, or are the types of upgrading to be carried out?
 - To what extent were you able to upgrade these areas? Were there any forms of upgrading that were planned but for which financial resources were lacking? Do you have any plans to carry further upgrading of any of these settlements in the next five years?
 - Do you have any plans for upgrading other squatter settlements? If so, which ones? What are the factors, which have informed this decision-making process? What forms of upgrading are you planning? What have you done so far to prepare for squatter upgrading? How much work has been done to raise awareness or seek views in the communities to be affected?
3. The local authorities are constitutionally created legal entities and are guided by the Local Government Act of 1991, which has clearly assigned the 63 functions.
 - Do you think the LG Act has adequately provided for the operations of the councils?
 - Are the local councils really empowered by the Act? Do you think that you have the autonomy/ authority to act as the Act stipulates? Do you have the financial resources?
 - What other legal provisions do you use as a council? How do these support your efforts to provide the assigned functions?
 - Does the Act provide local councils with options to take central government to task for failing to remit annual allocations?
4. The Housing Act of 1974 stipulates the squatter settlements legalisation process.
 - Has the LA tried to take advantage of the Housing Act to regularise squatter settlements in its jurisdiction? If not, why not? If so, what difficulties were encountered?
 - What do you think about the Housing Act itself? Is it adequate to support individual home improvements? In addition, is it adequate to support the upgrading of the plots on which the homes are built? Would you say that there is any conflict between the Town and Country Planning Act and the Housing Act, in the case of squatter settlements? If so, do you believe that the TCPA should be modified?
5. Limited access to land by low-income households has been cited as one of the reasons for illegal land occupation and development of squatter settlements.
 - Does the LA have a deliberate policy to ease land accessibility for people with low- incomes?
 - How accessible is land to low-income households in your district? Can you give recent examples?
 - What measures if any have been put in place to ease up the land acquisition process?

Financial and Technical Capacity

1. The LG Act mandates you to raise revenues from local sources (levies, taxation and borrowing).

- What is your annual budget? What services, if any, do you provide in squatter settlements? How much money do you spend on service delivery annually? What proportion of the budget is it?
 - Would you say that as a LA you are able to fund squatter upgrading from your own budget? If not, how does the LA expect to raise the funding for squatter upgrading?
 - Would you need a distinct budget for squatter upgrading? Alternatively, are you likely to work within several existing budgets (e.g. roads, drainage, housing, etc.).
 - How is budgeting done? Do you involve stakeholders and who are they? Are they also involved in monitoring budget implementation?
 - What proportion of the budget is funded by central government through inter-government transfers (IGTs)? What services are covered under IGTs?
2. Since 1991, government has devolved many functions to local authorities.
 - What functions have been devolved to local authorities that relate to squatter upgrading?
 - What resources have been devolved to local authorities for this purpose?
 - To what extent are these resources adequate? How do local authorities prioritise what they do within the resources available to them?
 3. It has been suggested that local authorities are among institutions that have experienced a loss or shortage of qualified staff in the last two decades.
 - What is the situation like in your organisation? Are there any skills shortages that the local authority faces in squatter upgrading?
 - What types of staff would you ideally employ for this? Do you think that you will be able to get such staff?
 4. Local authorities have cited inadequate financial resources as a major constraint in service delivery. Comprehensive squatter upgrading requires both financial resources and cooperation with various stakeholders.
 - To what extent has the local authority taken advantage of the provisions within the Public-Private Partnership Act to collaborate with other organisations to provide services? Are there any programmes under PPP arrangements and what are these programmes?
 - Can PPPs be extended to squatter upgrading? Has the LA considered this avenue for raising funding for upgrading processes? If yes, can you explain how the involvement of PPPs has helped? If not, what are the constraining factors?

Political Context

With each change in national governments, it appears that local government operations also change significantly.

- To what extent do you think local government has been affected by change of governments in the last ten years? Would you mention at least two major changes that have happened during his period? How have they affected the local authority?
- Do you experience political interference in your management and operations of the local authority? Would you say that there is too much or just-about right political interference? Please elaborate.
- To what extent does the Local Government Act protect the powers of local authorities against political interference? Would you be able to use the Act against political-administrative changes? If not, how would express your views against such changes?
- Do you expect any political resistance to the local authority's decision to determine the modalities of squatter upgrading? If so, what measures would you put in place to ensure that all political stakeholders support the local authority's decision?
- Do you think that the way national government relates to local councils is too much bound up with politicians rewarding their supporters and 'clients'?
- Have there been any major political pronouncements or actions that have adversely affected the operations of local authorities with regard to squatter upgrading? Can you elaborate on these changes?

Community Participation

- To what extent have people living in squatter settlements been involved in decision-making about upgrading?
- What do you think might encourage residents of squatter settlements to participate in decision-making?
- What mechanisms would be put in place to ensure that residents living in squatter settlements are the direct beneficiaries of the programme?

Concluding Remarks

- Are there any comments that you wish to make that are relevant to squatter upgrading?

Appendix J: Interview Guide for Ministry of Local Government and Housing

1. Thanks for meeting me

2. TOPIC: Squatter Settlements Upgrading In Zambia: Adequacy of the Institutional Framework

3. Aim of the research

The aim of my research is to examine the adequacy of the institutional framework to initiate and support squatter upgrading in Zambia

4. Style of the interview

The style of the interview is such that it is a face-to-face, in-depth interview, where a number of topics pertaining to my research will be discussed. I will ask you (the interviewee) relevant questions on topics for which I seek explanations or comments

5. Ethics

I want to assure you that in this interview research professional ethics are of utmost importance. I wish to state that before we start the interview I would go through the Consent form which I prepared and which you will sign if you agree to the interview with me. However, I would like to mention here that should you at any point during the interview feel that you want to stop, please let me know. I also assure you that whatever statements you make that you feel may jeopardise your position or career, such statements will be treated confidentially and these not being attributable to named individuals in the thesis report.

Supervision of Local Authorities

- The Local Government Act has assigned sixty-three functions to local authorities. How do you ensure that all these functions are performed?
- What measures have you put in place to ensure that all these functions are funded for local authorities to perform them?
- How often are local authorities monitored and evaluated to ensure that they are performing? Do you have a schedule, which you follow?
- How long does it take to approve budgets for local authorities? Are there instances when local authorities have implemented their budgets without approval? What happens when a local authority does not implement the approved budget?
- What are the factors, which you take into account in deciding the budgets of individual local authorities? Do these vary over time?

Regulatory conflicts

- The Town and Country Planning Act, Lands Act and the HSIA Act may be said to be in conflict over the issue of squatter settlements. Do you agree that there is a potential conflict between these Acts?
- What measures might be used to reconcile these Statutes, in the case of squatter upgrading? Have you attempted to put such measures in place to ensure that these statutes are reconciled and to avoid jeopardising the squatter upgrading process?

Financial and Technical Capacity

- What can you say about the financial capacity of all local authorities in the countries? Do you think they have the capacity to fund and manage squatter upgrading in their respective towns or cities without government help?
- If not, what kind of support would be expected from central government? Would you consider allowing local authorities to introduce some special kind of taxation to raise funding for squatter upgrading?
- Alternatively, is the ministry thinking about organising some public-private partnerships on behalf of local authorities?
- In case, there are no immediate financial sources to fund squatter upgrading, would the ministry be in a position to pursue the issue of fiscal decentralisation to local authorities? If that were the case, what factors would be considered?

Subsidiary support

- What is the role of the National Housing Authority (NHA) in squatter upgrading?

Concluding Remarks

- Are there any comments that you wish to make that are relevant to squatter upgrading?

Appendix K: Interview Guide for Non-Governmental Organisations

1. Thanks for meeting me

2. TOPIC: Squatter Settlements Upgrading In Zambia: Adequacy of the Institutional Framework

3. Aim of the Research

The aim of my research is to examine the adequacy of the institutional framework to initiate and support squatter upgrading in Zambia and the role of civil society within this.

4. Style of the interview

The style of the interview is such that it is a face-to-face, in-depth interview, where a number of topics pertaining to my research will be discussed. I will ask you (the interviewee) relevant questions on topics for which I seek explanations or comments

5. Ethics

I want to assure you that in this interview research professional ethics are of utmost importance. I wish to state that before we start the interview I would go through the Consent form which I prepared and which you will sign if you agree to the interview with me. However, I would like to mention here that should you at any point during the interview feel that you want to stop, please let me know. I also assure you that whatever statements you make that you feel may jeopardise your position or career, such statements will be treated confidentially and these not being attributable to named individuals in the thesis report.

Introduction

- Can you briefly tell me about your organisation? What is the role of your organisation?
- Do you provide any kind of services in squatter settlements? What services are these?
- Have you done any work in relation to squatter upgrading? What kind of work is it?

Service Provision and Community Involvement

- What are the services that you currently provide? Are there any services that you would like to provide? What is preventing you from providing these services?
- Does the fact that many squatter settlements are not legalised affect the services that you provide in squatter settlements?
- Do you have any plans for squatter communities relating to squatter upgrading? What are these plans?
- Having had experience working with low-income communities, what can you say about their willingness and ability to engage with upgrading and their likely level of participation?
- Are there any barriers to their participation? What factors would help them to participate more actively in decision-making processes?
- In what way can your organisation play a role in supporting more active participation by residents of squatter settlements?
- To what extent does the organisation have the capacity to support residents of squatter settlements?
- What are your plans? What are your priorities in terms of the improvement of housing conditions versus the improvement of sanitary and utility services and streets, or other community/social services? What would like to come first?

Collaboration/ Partnerships

- Do you collaborate with local authorities when providing the services that you do in the communities? At what level does this take place? Which departments do you most frequently deal with in relation to squatter settlements?
- In which squatter settlements have local authorities significantly contributed to upgrading? What forms of support has the local authority provided with the upgrading process? Are there any gaps in the services provided? Or overlaps in service provided between yourselves and that provided by the local authority? Are there any mismatches between the services provided by the local authority and what residents in squatter settlements actually need?
- If you are not yet involved in providing services related to squatter upgrading, would you be willing to work with local councils in this area? What do you think would be your input?
- Are there any existing agreements for working on settlement upgrading between yourself and the local authority? Would you want some form of agreement to be made? Or do you think that the Public-Private Partnership Act No. 14 of 2009 would suffice?

Financial and Technical Capacity

- Are you involved in the local authority's budgeting process?
- In your opinion, do you think the local authority would be able to finance squatter upgrading using its own resources? If not, how do you suggest they raise the funds for such?

- What do you think about fiscal decentralisation to local authorities? Would you say that fiscal decentralisation would enable local authorities have access to more financial resources?
- Do you think the local authorities have enough capacity for full fiscal decentralisation? If not, what would be your role help the local authority? Please explain.

Political Context

- What are your views regarding changes in national governments? Do you think such changes also affect the local government operations?
- To what extent do you think local government has been affected by change of governments in the last ten years? Elaborate please.
- Do you think there is political interference in the management and operations of the local authorities? Would you say that there is too much or just-about right political interference? Please elaborate.
- In your view, does the Local Government Act protect the powers of local authorities against unnecessary political interference?
- Do you expect any political resistance to the local authority's decision to determine the modalities of squatter upgrading? If so, what measures would you put in place to ensure that all political stakeholders support the local authority's decision?
- Do you think that the way national government relates to local councils is too much bound up with politicians rewarding their supporters and 'clients'?

Regulatory Framework

The Non-Governmental Organisations (NGO) Act was only enacted in 2009 and so far has attracted considerable controversy.

- What do you think about the Act? Has it helped to improve the operations of NGOs since then?
- Does the Act enable you to engage in collaborative partnerships with other organisations such as local authorities?
- How about your interactions with local communities especially those in informal or squatter settlements?
- Does it provide a leeway for you to provide services in squatter settlements without undue interference?
- Is there anything you would like to change within the Act? Or are you content with its provisions?

Concluding Remarks

- Are there any comments that you wish to make that are relevant to squatter upgrading?

Appendix L: Interview Guide for Financial Institutions

1. **Thanks for meeting me**

2. **TOPIC: Squatter Settlements Upgrading In Zambia: Adequacy of the Institutional Framework**

3. **Aim of the research**

The aim of my research is to examine the adequacy of the institutional framework to initiate and support squatter upgrading in Zambia, and what role the financial sector can play in squatter upgrading.

4. **Style of the interview**

The style of the interview is such that it is a face-to-face, in-depth interview, where a number of topics pertaining to my research will be discussed. I will ask you (the interviewee) relevant questions on topics for which I seek explanations or comments.

5. **Ethics**

I want to assure you that in this interview research professional ethics are of utmost importance. I wish to state that before we start the interview I would go through the Consent form which I prepared and which you will sign if you agree to the interview with me. However, I would like to mention here that should you at any point during the interview feel that you want to stop, please let me know. I also assure you that whatever statements you make that you feel may jeopardise your position or career, such statements will be treated confidentially and these not being attributable to named individuals in the thesis report.

General Information

- Briefly tell me about your institution. How long have you been operating in the district?
- Would you say your clientele is drawn from all economic classes (low, middle and high-income)? What is the proportion of the low-income group? Is it comparable to the others?
- If not, what do you think is the main barrier preventing the low-income group/ households from accessing services from your institution?

Services and Products

- What kind of services and products does your institution offer? Which one of these do the low-income groups mostly access?
- Are you aware of individuals living in squatter settlements that have used your services? If yes, what do you think has enabled them to do so? If no, what do you think are the barriers?
- Home improvement or building is an evolving task even for privileged people. It also takes long to complete. Considering that many households in squatter settlements are on low incomes, would you be willing to design 'purpose-made' loan schemes for such a group? If yes, how might these differ from the loans that you offer to others? How do you think the local authority can support you in making such loans accessible to individuals in low-income groups?
- Would you accept occupancy certificates issued by local authorities as collateral against borrowing? Would you prefer the collateral to be in form of certificate of title held by the local council as opposed to occupancy licences held by individuals?
- Do you think that there is scope for more community-based microfinance initiatives in these communities? If yes, what support can you provide?

Partnerships and Collaborations

- In 2009 the government enacted the Public-Private Partnership Act and opened avenues for collaboration between and among sectors within and outside Zambia.
- To what extent has your organisation taken advantage of this Act? Have you collaborated with any local organisations?
- How about local authorities? How flexible are your lending conditions that local councils can borrow for investment?

Concluding Remarks

- Are there any comments that you wish to make that are relevant to squatter upgrading?

Appendix M: Interview Guide for Residents (Household Heads)

1. Thanks for meeting me

2. TOPIC: Squatter Settlements Upgrading In Zambia: Adequacy of the Institutional Framework

3. Aim of the research

Establish the Adequacy of the Existing institutional framework for squatter upgrading. (To establish how residents can support squatter upgrading)

4. Style of the interview

The style of the interview is such that it is a face-to-face, in-depth interview, where a number of topics pertaining to my research will be discussed. I will ask you (the interviewee) relevant questions on topics for which I seek explanations or comments

5. Ethics

I want to assure you that in this interview research professional ethics are of utmost importance. I wish to state that before we start the interview I would go through the Consent form which I prepared and which you will sign if you agree to the interview with me. However, I would like to mention here that should you at any point during the interview feel that you want to stop, please let me know. I also assure you that whatever statements you make that you feel may jeopardise your position or career, such statements will be treated confidentially and these not being attributable to named individuals in the thesis report.

General

- How long have you lived in this settlement? Are you the head of the family? If not, where is the head of the family? How many people/ families live in your house?
- Do you own the house you live in? If so, did you build the house yourself or buy it? If you built it, how long did it take you to finish it? Did you get any help at all? Who helped you?
- Was it easy to buy a plot for building? What problems did you face?
- If you are renting, how much rent do you pay per month? Where does the landlord live?
- Are you in employment at the moment? What type of work do you do? How many other members of your family are in employment?
- What other economic activities do you do?

Access to Services

- What problems do you experience with your present house (e.g. its physical condition, weather-proofness, size, etc.?)
- Do you have access to
 - (a) Clean water for drinking, bathing or cooking?
 - (b) Sanitary facilities?
 - (c) Fuel for cooking?
 - (d) Electricity/ lighting?
 - (e) Public transport?
 - (f) Local health services?
 - (g) Local primary and/or secondary schools?
 - (h) Telephones, access to internet?
- What problems do you experience with the services and streets?
- Have you ever applied for a loan? From which organisation? What was it for? Were you successful in obtaining the loan? Did you have any difficulties meeting the loan repayment?
- Given an opportunity, would you apply for a loan to improve or build a new house?
- What are your plans? What are your priorities in terms of the improvement of housing conditions versus the improvement of sanitary and utility services and streets, or other community/social services? What would like to come first?
- What services do you receive from the council?
- In your opinion, do you think that the council can upgrade your compound on its own? Explain your answer.

Collaborations

- Have you helped anyone build or improve a house? Would you be able to help someone, a neighbour, friend or relative build or improve a house? What skills do you have?
- What are the three key areas that you think would improve your housing conditions/living conditions?
- What do you think is needed in order to bring about these changes?
- How do you think you can contribute to improving your housing/living conditions?
- Are you in touch with any community-based organisation? What support do you get from them?
- Have you ever met with any local authority officials? For what purpose?

- Have you ever been invited to meetings about squatter upgrading? Would you go if invited? If YES, why? If NO, why not?

Political Affiliations and Influences

- Do you belong to any political party or group?
- Would your willingness to participate in activities of squatter upgrading be influenced in anyway by your political affiliations?
- Do you think political differences would affect residents in your areas to work together in development programmes? Please explain.
- Do you think that the political parties that people belong to can influence how they participate in squatter upgrading? Please explain.

Concluding Remarks

- Are there any comments that you wish to make that are relevant to squatter upgrading?

Appendix N: Colonial Legislations and Implications for Housing

Legislation	Purpose	Implications
Mines and Sanitation Regulation, 1917	Mining companies with more than 300 workers to provide housing for them	Migratory labour system already existed, and that compelled Africans to return to their villages.
Employment of Natives Ordinance, 1929	Deal with the grossly unhygienic living environment of the mine-workers	Compelled employers to provide housing for their workers but not dependents; In lieu of housing, employees were to be paid a housing allowance; Housing was tied to employment and loss of such employment resulted in the Africans being evicted from their houses and urban areas.
Municipal Corporations and Townships Ordinance, 1929	Establishment of municipal boards of management to administer municipal townships	Allowed councils to establish markets, parks, slaughterhouses, sewerage systems, refuse disposal services, water and electricity supplies; Also allowed councils to introduce property rating to all land and improvements within municipal boundaries.
Mine Townships Ordinances, 1933 and 1939 (Amendment)	Establishment of mining townships boards of management; The amendment provided for the declaration of streets in the European residential areas as public, and the mining plant and streets in the African compounds as private.	Run African mine employees compounds; Employers to provide housing and services to their employees; Africans could not build their own houses as they depended on their employers providing housing.
Private Location Ordinance, 1939	Regulate the rapid growth of squatter settlements.	Squatting continued on private farms through a system known as kaffir farming.
Urban African Housing Ordinance, 1948	Allow local authorities to appoint African housing boards; Gave powers to management boards to create African suburbs to include housing for families, hostels for bachelors and housing for rent.	Employers and local councils to provide housing for their workers and their families; Introduction of racially segregated housing between Europeans and native Africans; Inadequate housing as a result of inadequate funding pushed some Africans to start squatting.
African Housing Board Ordinance, 1956	Amendment to give powers to Africa housing boards on matters pertaining to urban African housing; Allow Africans to build their own houses in African areas of the municipality leased by councils.	Failed to deliver housing to meet the demand due to inadequate funding; Also failed to encourage homeownership even in approved residential areas; Inducement of a new wave of rural-to-urban migrations.
Local Government Act, 1956	Oversee African housing	Lusaka housing management board and other government agencies embarked on housing schemes for both Africans and Europeans.
Town and Country Planning Act, 1961	Provide for preparation of town development plans; Establish a planning tribunal.	Implemented the zoning system; Vacant land left for parks and industrial development became prey to squatters.

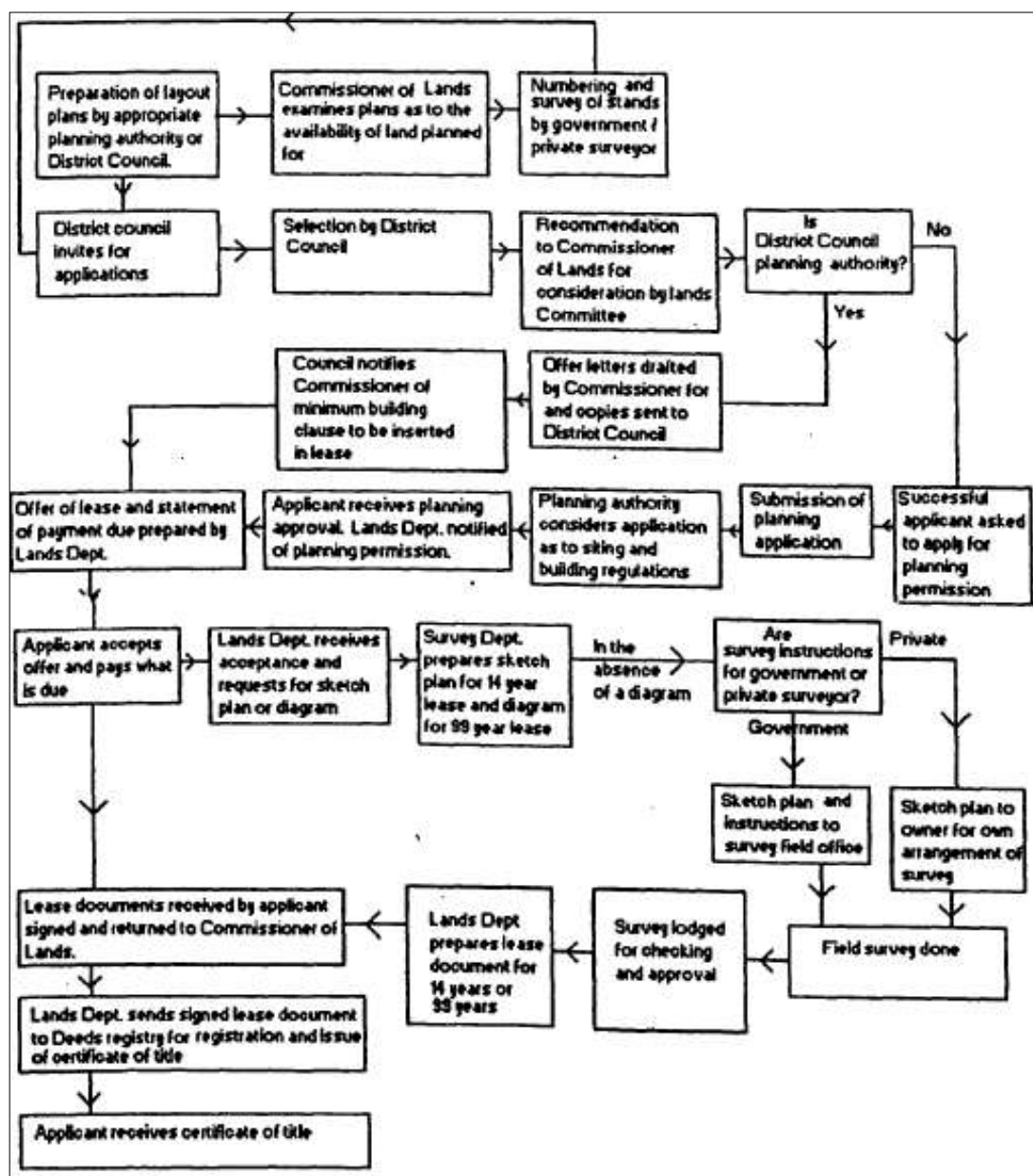
Compiled from: Makasa (2010), Mutale (2004), Siamwiza (1986) and Tordoff (1980)

Appendix O: Socialist Policies and Legislation and Implications for Housing

Policies	Purpose	Implications on housing
Transitional Development Plan (TDP), 1965	To facilitate provision of basic infrastructure and services for development; Provide housing for the civil service	Transitional purposes; Met all its civil service housing targets; Ignored low-income housing; Growth of squatter settlements
First National Development Plan (1NDP), 1966	Provide housing for the civil service and low-cost housing for public; provide serviced plots	Only 15% delivered on target; 12.15% on serviced plots; Failed to prioritise low-income housing; Housing deficit increased; Subsidised housing was an obstacle to homeownership; Growth of squatter settlements
Second National Development Plan (2NDP), 1971	Provide low-, medium- and high-cost housing for the public; provide serviced plots; upgrade squatter settlement	Failed to prioritise low-income housing; Housing deficit increased; Subsidised housing was an obstacle to homeownership; Growth of squatter settlements
Land Acquisition Act, 1970	Make provision for the compulsory acquisition of land and other property	Discouraged private investment in housing; inadequate low-income housing; growth of squatter settlements
National Housing Authority Act, 1971	Coordinate all housing programmes	Focus on medium and high cost housing; Poor households systematically excluded; Resort to build in squatter settlements
Housing (Statutory & Improvement) Act, 1974	Respond to the problem of rapidly developing unplanned settlements in urban areas	Local councils hold the head lease on land; Absence of planning permission encourages haphazard & poor quality buildings; Fourteen year licenses limit the tenure security; No incentives to improve housing conditions; Perpetuates squatter settlements
Lands (Conversions of Titles) Act, 1975	Ultimate ownership of land and authority over land transactions vested in the Republican President	Land becomes valueless and property losses value; Limited access to land by poor people; Increased land invasions; Rampant illegal allocations of land; Creation of a black market for land; Growth of squatter settlements
Third National Development Plan (3NDP) 1979	Provide low-cost housing; provide serviced plots; squatter upgrading in Lusaka	Only 1.5% delivered on housing and 34% on serviced plots; Housing deficit increase; Growth of squatter settlements

Compiled from: GRZ documents (NDPs and Legislation)

Appendix P: Activity Flow of the Land Delivery Process in Zambia



Source: Mutale(1999, p. 78)

Appendix Q: Government Actions and Consequences on Local Councils

Year	Action	Consequences
1973	Withdrawal of housing grant	Loss of revenues for investment in housing
1974	Amendment of Rent Act	Rent default rates rose creating financial problems for councils
1975	New Land (Conversion of Titles) Act (1975)	Land becomes valueless and property losses value; Loss of revenues from land sales
1976	Zambian Electricity Supply Corporation formed	Councils not compensated for revenues lost
1980	New Local Administration Act (1980)	More responsibilities transferred to local authorities without the requisite financial resources; Huge financial burdens on councils
1982	Government directs councils to invest in commercial ventures	Heavy investment in non-profitable ventures; No returns on investment; Loss of capital invested
1991	New Local Government Act (1991)	Sixty-three functions assigned to councils; No corresponding resources; Expanded financial obligations
1992	Local Authorities Superannuation Fund (Amendment) Act No. 27 of 1991	Compulsory retirement of all staff who had clocked 22 years in local government; Robbed the councils of experienced workforce; Forced them to look for money (even borrow) to pay the retirement packages
1992	Councils directed to disinvest from all commercial ventures	Immediate loss of revenues for those councils who had viable commercial ventures
1992	Creation of independent water companies from councils' water departments	Local authorities left with the responsibility of paying benefits to former workers of defunct water departments; Loss of revenues
1992	Scrapping off of the local sales tax share with local councils	Local councils lost substantial revenues
1993	Withdrawal of agency for motor vehicle licencing	Councils lost revenues
1993	Grants to municipal and city councils suspended	Loss of revenue for service delivery
1994	The Personal Levy Act (1994)	Fixed very limited minimum and maximum amounts for personal levy; Reduce amount of local taxes from personal levy
1996	Circular No. 2 (1996): Homeownership scheme	Sale of council houses denies councils of revenue from rentals
1996	Withdrawal of Road licenses	No compensation; Councils lost revenue
1997	Introduction of the Rating Act No. 2 (1997), though it was later revised by Act No. 9 (1999)	Exempts properties in the education, agriculture, mining, electricity, telecommunications, sport and recreation sectors without any compensation; Loss of revenue from rates
1998	Directed Bus stations and markets to be managed by private associations	Councils lost out on revues in levies from markets and bus stations
2000	Creation of District Commissioner's office	DC's office allocated more resources than local authorities
2001	Government gave a 50% pay rise to all unionised council employees	Created financial pressure on councils
2009	Crop levy banned	Councils lost substantial revenue
2010	Reduced national support to councils	Budget deficit
2010	Reintroduction of the Local Government Service Commission	Diversion of resources from local councils to pay commissioners' salaries; Commission's continued recruitment of staff resulted in over blown labour force and financial stress for councils
2010	Arbitrary grants sharing ratio for local councils	Councils get less than what they need; causes financial stress
2011	Political interference in property rates	Council budget deficits; Increased financial stress
2014	Introduced monthly allowances for councillors	Increased financial stress

Source: Compiled from Saasa et al. (2000); Nchito (2001); UCLG (2006)

Appendix R: Neoliberal Policies and Legislation and Implications for Housing

Statute/ Policy	Purpose	Implications on Housing
Lands Act, 1995	Liberalise the land system in Zambia	Increased land speculation; increased absentee landlordism; reduced investment in housing; reduced access to land by the poor; increased illegal land subdivisions and invasions; Growth of squatter settlements
National Housing Policy, 1996	Create an enabling environment for providing adequate and affordable housing to all Zambians	Lacked an implementation strategy; Enabling environment not sufficient for the poor; State monetary commitment not reached; No incentives for the poor; failed to stimulate private sector investment in low-income housing; The poor build in squatter areas - no controls and use of cheap materials.
Homeownership and Empowerment Policy, 1996	Promote homeownership and empower citizens	Councils lost revenue from house rentals; Cannot invest in more low-income housing; Poor people have no access to low-income housing, and end up in squatter settlements
Employment (Amendment) Act, 1997	Remove the compulsory obligation of employers to provide for employees; employers to provide housing allowances in lieu of housing	Inadequate housing allowances; loss of job security through labour casualization; limited access to credit; reduced individual investment in housing; growth of squatter settlements
Town and Country Planning (Amendment) Act, 1997	Provide for the appointment of planning authorities, for the establishment of a Town and Country Planning Tribunal for the preparation, approval and revocation of development plans, for the control of development and subdivision of land, among other things.	Tribunal does not sit regularly and is only confined to Lusaka; Land matters take too long to resolve; The Act still does not tolerate squatting hence conflicts with the Housing Act; has failed to control unplanned development; inadvertently encouraged squatter settlements

Source: Compiled from Makasa (2010), Mutale (2004)

Appendix S: Evolution of Local Government in Zambia

Phase	Guiding Law	Actions	Implications for Local Councils
1965-80	Local Government Act of 1965	Creation of three types of councils: urban councils (city and municipal), township councils, and rural councils divided into wards with councillors	Gave local councils wide-ranging powers to discharge functions; Local councils had vast sources for service delivery; Government constantly disbursed grants based on a pre-determined formula
1980-90	Local Administration Act of 1980	Merged party and local council structures; Ended three-tier council system; Created district council; Appointment of councillors; Governors as council heads	Politicisation of local governance; Lost distinction between party and local councils; Minister's powers frustrated decisions of district councils; Wrong investment decisions that cost district councils
1991-to date	Constitution of Zambia Act of 1991; Local Government Act of 1991	Delinked 'party' from government; Established autonomous councils; Elected councillors and mayors; Return of three-tier council system; Mayors and council chairpersons as council heads; Town clerks and council secretaries as executive heads	Many powers to the minister who has to approval many of councils' decisions and to suspend councils whenever he deems it necessary; Fails to define grants sharing formula; Assigns too many functions without corresponding resources

Source: Compiled from Chikulo (2002a), MCRC (2005) & Mukwena and Lolojih (2002)

Appendix T: Details of JCTR Basic Needs Basket (January-October 2013)

JCTR Basic Needs Basket for a family of six (Kwacha) Average for January to October 2013					
Consumption Items	Qty	Unit Price	Cost	Cost (KR)	Cost (US\$)
Food Items					
Cooking oil local 1Ltr	3	13,760.00	41,280.00	41.28	7.69
Dried beans 1Kg	3	18,000.00	54,000.00	54.00	10.06
Dried bream 1kg	1	52,000.00	52,000.00	52.00	9.69
Dried kapenta 1Kg	2	51,400.00	102,800.00	102.80	19.15
Beef/ mixed cut 1Kg	4	25,800.00	103,200.00	103.20	19.23
Fresh milk 500ml	4	5,200.00	20,800.00	20.80	3.88
Onion (Large) 1kg	2	6,000.00	12,000.00	12.00	2.24
Eggs 1 unit	2	8,000.00	16,000.00	16.00	2.98
Bread 1 loaf	30	5,200.00	156,000.00	156.00	29.07
Tea Leaves 1Kg	1	35,000.00	35,000.00	35.00	6.52
Sugar 1Kg	6	14,400.00	86,400.00	86.40	16.10
Table salt 1kg	1	2,900.00	2,900.00	2.90	0.54
Tomatoes 1kg	4	5,700.00	22,800.00	22.80	4.25
Breakfast Meal 25kg	2	54,900.00	109,800.00	109.80	20.46
Vegetables 1kg	4	4,700.00	18,800.00	18.80	3.50
Sub-Total			833,780.00	833.78	155.35
Non-Food Items					
Charcoal 90Kg	2	145,000.00	290,000.00	290.00	54.03
Bath Soap (Lifebuoy) tablets	10	3,000.00	30,000.00	30.00	5.59
Washing Soap 400g	4	4,500.00	18,000.00	18.00	3.35
Petroleum Jelly 500ml	1	9,100.00	9,100.00	9.10	1.70
Electricity (medium density- fixed)	1	372,000.00	372,000.00	372.00	69.31
Water & Sanitation (3-bedroom) fixed	1	210,000.00	210,000.00	210.00	39.13
House Rent (medium density 3-bedroom)	1	1,750,000.00	1,750,000.00	1,750.00	326.05
Sub-Total			2,679,100.00	2,679.10	499.16
Total BNB			3,512,880.00	3,512.88	654.51

Appendix U: Magazine Squatter Settlement - Thematic Framework

Participant	Length of stay (years)	Household size	Home ownership	Property acquisition	Household Employment status	Other Economic activities	Physical conditions of housing	Access to Water	Sanitation facilities	Energy for cooking & lighting	Education facilities	Health facilities	Communication mode	Transport mode	Problems with services received	Access to loan	Can get a loan	Involved in community projects	Skills	Priority areas for improvement
MG1, adult female and divorced	5	9	Tenant	N/A	Unemployed	Trading	House is small; mud brick house	Kiosk; water well	shared pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	Yes; buy a plot and build a house	No; but willing to participate in projects	Farming	Access roads; water & sanitation; health and schools
MG2, adult female and married	1	3	Tenant	N/A	Unemployed; husband employed as shop assistant	None	House is small	Water well	shared pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	Yes; buy a house	No; but willing to participate in projects	None	Access roads; water & sanitation; health and schools
MG3, adult female and married	3	5	Owner	Inherited house from parents	Unemployed; husband employed as taxi driver	None	House is small; unplastered; mud brick house	Kiosk; water well	shared pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	No	No; but willing to participate in projects	Farming	Access roads; water & sanitation; health and schools
MG4, adult female and divorced	15	7	Owner	Bought plot from chairman and built house; financial difficulties; took 7 years to build; no help	Unemployed	Farming; Family support	Roof leaks; no floor screed; unplastered	Water well	shared pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	Yes; improve existing house	Yes; willing to participate in projects	Farming	Health and schools; water & sanitation; access roads
MG5, adult female and married	5	3	Tenant	N/A	Unemployed	Family support (husband does casual jobs)	House is small; mud brick house; roof leaks	Kiosk; water well	shared pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	No	Yes; willing to participate in projects	Bricklaying	Access roads; water & sanitation; health and schools
MG6, adult female and married	0.25	6	Tenant	N/A	Unemployed	Trading; charcoal burning	House is small	Kiosk; water well	shared pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	Yes; buy a house	No; but willing to participate in projects	None	Access roads; water & sanitation; health and schools
MG7, adult female and widowed	20	6	Owner	Inherited house from parents	Unemployed	Trading; casual jobs	Unplastered; no floor screed	Kiosk; water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	Yes; improve existing house	Yes; willing to participate in projects	Farming	Water and sanitation; poverty reduction; access roads
MG8, adult female and married	15	7	Owner	Bought plot from someone; built house; took 10 years to build; without help	Unemployed	Trading (sells fish at home and market)	None	Tap water from neighbour; kiosk	Pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	No	Yes; willing to participate in projects	Farming	Water and sanitation; poverty reduction; access roads
MG9, adult female and married	7	6	Tenant	N/A	Unemployed; husband is domestic worker	None	House is small; roof leaks	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	No	Yes; willing to participate in projects	Farming	Access roads; water & sanitation; health and schools
MG10, adult female and married	3	3	Owner	Bought plot from someone; built house; took 2 years to build; without help	Unemployed	Trading; Family support	Unplastered outside	Tap water connected to main	Pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	No	No; but willing to participate in projects	Hairdressing	Access roads; water & sanitation; health and schools
MG11, adult female and married	7	5	Caretaker	N/A	Employed; pre-school teacher	Trading	None	Tap water connected to main	shared pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	Yes; buy a house	No; but willing to participate in projects	Teaching	Access roads; water & sanitation; health and schools
MG12, adult female and married	5	4	Caretaker	N/A	Unemployed	Trading	Unplastered; roof leaks	Tap water from neighbour	Pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	No	No; but willing to participate in projects	None	Access roads; water & sanitation; health and schools
MG13, adult female and married	7	4	Owner	Given plot by church; built house; took 1 year to build; received help from church	Self-employed (family runs mechanical workshop and retail shop)	Farming	None	Tap water connected to main	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community school	No	Mobile phones	Walking; buses; bicycle	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	Yes, from FINCA	No	No; but willing to participate in projects	Farming	Access roads; water & sanitation; health and schools
MG14, male adult and married	22	2	Owner	Bought plot from chairman and built house; had enough money; has land records; took 2 years to build	Self-employed (Runs small shop, Retired civil servant)	Farming	None	Tap water connected to main	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	No	Yes; willing to participate in projects	Farming	Access roads; water & sanitation; health and schools
MG15, male adult and married	0.33	4	Tenant	N/A	Self-employed (tailor)	None	no plaster; no floor screed	Kiosk; water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	Yes; buy a plot and build a house	No; but willing to participate in projects	Tailoring and design	Access roads; water & sanitation; health and schools
MG16, male adult and married	7	7	Tenant	N/A	Unemployed	Trading; Farming	House is small; mud brick house	Kiosk; water well	shared pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	No	No; but willing to participate in projects	Farming	Access roads; water & sanitation; health and schools
MG17, male adult and married	14	10	Owner	Bought plot from chairman and built house; had enough money; has land records; took 1 year to build	Self-employed (runs a retail shop)	Farming	None	Tap water connected to main	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community school	No	Mobile phones	Walking; buses; family car	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	Yes, from EFC	Yes; improve existing house	Yes; willing to participate in projects	Farming	Health and schools; water & sanitation; access roads
MG18, adult female and single	4	5	Tenant	N/A	Employed; domestic worker (K300)	None	House is small	Kiosk; water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	Yes; buy a plot and build a house	No; but willing to participate in projects	Sewing; tailoring	Access roads; water & sanitation; health and schools
MG19, adult female and married	21	10	Owner	Bought plot from chairman and built house; financial difficulties; took 10 years to build; without help	Unemployed; Husband is security guard	Farming	None	Kiosk; water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	Yes; improve existing house	Yes; willing to participate in projects	Farming	Health and schools; water & sanitation; access roads
MG20, adult female and single	10	7	Owner	Bought house; easy to buy; had enough money	Self-employed (runs a retail shop)	Farming	Unplastered; no floor screed	Kiosk; water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	community school	No	Mobile phones	Walking; buses	Long distance to nearest clinics; congestion at clinics; administrative problems at clinic	No	Yes; improve existing house	Yes; willing to participate in projects	Farming; sewing	Health and schools; water & sanitation; access roads

Access to NGOs	Community meetings about squatter upgrading	Reason for attending meeting	Services by council	Council capacity for squatter upgrading	Belong to political party	Political influence on Individual's participation	Political influence on community participation
No	No; but willing to participate in projects	general development issues	grass cutting	Not sure	Yes	No	No
No	No; but willing to participate in projects	progress on legalisation	None	Not sure	No	No	No
Yes, CARE Int; support for HIV/ AIDS patients	No; but willing to participate in projects	general development issues	solid waste collection; grass cutting	Not sure	No	No	No
No	No; but willing to participate in projects	general development issues	solid waste collection; grass cutting	Councils needs funding	Yes	No	No
No	No; but willing to participate in projects	general development issues	solid waste collection; grass cutting	Councils needs funding	No	No	No
No	No; but willing to participate in projects	general development issues	solid waste collection; grass cutting	Not sure	No	No	No
Yes; SOS Children's Village; support for orphans	Yes; willing to participate in projects	general development issues	solid waste collection; grass cutting	Councils needs funding	No	No	No
No	Yes; willing to participate in projects	general development issues	solid waste collection; grass cutting	Councils needs funding	No	No	No
Yes; SOS Children's Village; support for orphans	No; but willing to participate in projects	general development issues	solid waste collection; grass cutting	Councils needs funding	No	No	Yes
No	No; but willing to participate in projects	general development issues	solid waste collection; grass cutting	Councils needs funding	No	No	
No	Yes; willing to participate in projects	general development issues	solid waste collection; grass cutting	Councils needs funding	Yes	No	No
No	No; but willing to participate in projects	general development issues	solid waste collection; grass cutting	Councils needs funding	No	No	
Yes, Seventh Day Adventist Church; spiritual and material support	No; but willing to participate in projects	progress on legalisation	solid waste collection; grass cutting	Councils needs funding	No	No	No
No	Yes; willing to participate in projects	progress on legalisation	solid waste collection; grass cutting	Councils needs funding	No	No	No
No	No; but willing to participate in projects	general development issues	solid waste collection	Not sure	Yes	No	No
No	No; but willing to participate in projects	general development issues	Garbage collection; grass cutting	Councils needs funding	No	No	No
No	Yes; willing to participate in projects	general development issues	solid waste collection; grass cutting	Councils needs funding	No	No	No
No	No; but willing to participate in projects	progress on legalisation	solid waste collection; grass cutting	Councils needs funding	No	No	No
No	Yes; willing to participate in projects	progress on legalisation	solid waste collection; grass cutting	Councils needs funding	No	No	No
Yes; Farmers' Cooperative; farm inputs	Yes; willing to participate in projects	progress on legalisation	solid waste collection; grass cutting	Councils needs funding	Yes	No	No

Appendix V: Mchini Squatter Settlement - Thematic Framework

Participant	Length of stay (years)	Household size	Ownership Status	Property acquisition	Household Employment status	Other Economic activities	Physical conditions of housing	Access to Water	Sanitation facilities	Energy for cooking & lighting	Education facilities	Health facilities	Communication mode	Transport mode	Problems with services received	Access to loan	Can get a loan	Involved in community projects	Skills	Priority areas for improvement
MC1, adult female and married	0.17	2	Tenant	N/A	Unemployed; husband is taxi driver	None	no problems	Kiosk; water well	Pit latrine	Charcoal for cooking; candles, torces & kerosene for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	No	No; but willing to participate in projects	Farming	poverty reduction; access roads; water and sanitation
MC2, male adult and married	0.5	3	Caretaker	N/A	Self-employed (Husband is bricklayer)	Trading	no problems	Kiosk; water well	Pit latrine	Charcoal for cooking; candles, torces & kerosene for lighting	primary school; community schools	Clinic	Mobile phones	Walking; bicycle	poor road access; congestion at clinic; administrative problems at clinic	No	No	Yes; willing to participate in projects	Building	security; access roads; water and sanitation
MC3, adult female and married	10	2	Owner	bought plot and built house; took 6 years to build; without help	Employed (Basic school teacher)	Trading (husband runs bar)	No problems & improvements required	connected to mains	waterborne toilet	Charcoal & electricity for cooking; electricity, candles and torches for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	No	No; but willing to participate in projects	Farming	security; access roads; water and sanitation
MC4, adult male and married	17	7	Owner/ landlord	bought plot and built house; took 4 years; without help	Self-employed (runs a shop)	Rentals	no problems	Kiosk	Pit latrine	Charcoal for cooking; candles and torces for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	Farming	health and education; access roads; water and sanitation
MC5, adult male and married	16	10	Owner	bought plot and built house; took 2 month to build; without help	Unemployed	Farming; Trading	House is small	Kiosk	Pit latrine	Charcoal for cooking; candles and torces for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses; cycling	poor road access; congestion at clinic; administrative problems at clinic	No	No	No; but willing to participate in projects	Building	poverty reduction; access roads; water and sanitation
MC6, adult female and divorced	5	5	Tenant	N/A	Unemployed	Trading	poor house conditions	Kiosk	Pit latrine	Charcoal for cooking; candles and torces for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	No	No; but willing to participate in projects	None	housing; access roads; health and education
MC7, adult female and married	2	5	Tenant	N/A	Unemployed	Trading; Family support	House is small; poor house conditions	Kiosk	Pit latrine	Charcoal for cooking; candles and torces for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses; Bicycle	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; buy a house	No; but willing to participate in projects	None	housing; access roads; health and education
MC8, adult female and widowed	17	5	Tenant	N/A	Self-employed (second-hand clothes shop)	None	no problems	Tap water connected to main	Pit latrine	Electricity; charcoal	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	Yes, from Microbanker	Yes; buy a plot and build a house	No; but willing to participate in projects	None	Water and sanitation; access roads; health and education
MC9, adult female and married	14	8	Caretaker	N/A	Unemployed	Family support (husband does casual jobs)	no problems	Kiosk	Pit latrine	Charcoal for cooking; candles and torces for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	Yes, from FINCA	Yes; buy a plot and build a house	Yes; willing to participate in projects	Home making	health and education; access roads; water and sanitation
MC10, adult female and single	2	1	Tenant	N/A	Unemployed	Trading	poor house conditions	Kiosk; water well	Pit latrine	Charcoal for cooking; candles and torces for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	No	Yes; willing to participate in projects	Farming	Access roads; health and education; water and sanitation
MC11, adult female and married	16	9	Owner/ landlord	bought plot and built house; took 5 years to build; without help	Unemployed	Trading; Rentals	no problems	water tap	Pit latrine; waterborne toilet	Charcoal & electricity for cooking; electricity, candles and torches for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	None	Access roads; water and sanitation; health and education
MC12, adult female and married	15	7	Owner	bought plot and built house; took 4 years to build; without help	Unemployed; Husband employed (mechanic)	Trading	no problems	Kiosk; water well	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	Yes, from FINCA	Yes; improve existing house	No; but willing to participate in projects	Farming	Access roads; water and sanitation; health and education
MC13, adult female and widowed	15	6	Owner/ landlord	bought plot and built house; took 7 years to build; without help	Unemployed	Trading; Rentals	no problems	Water well	shared pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	None	Access roads; water and sanitation; health and education
MC14, adult female and single	5	3	Tenant	N/A	Employed (hairdresser - casual work)	Trading	poor house conditions	Kiosk	Pit latrine	Charcoal for cooking; candles and torces for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes	No; but willing to participate in projects	None	water and sanitation; access roads; health and education
MC15, adult female and married	6	8	Owner	bought plot and built	Unemployed	Trading; casual jobs	no problems	water tap	Pit latrine	Electricity; charcoal	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	No	No; but willing to participate in projects	None	Access roads; water and sanitation; health and education
MC16, adult female and married	10	7	Owner	bought plot and built house; took 4 month to build; without help	Unemployed; Husband is domestic worker	Rentals; Farming	poor house conditions	Kiosk; water well	shared pit latrine	Charcoal for cooking; candles and torces for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	Farming	Access roads; water and sanitation; health and education
MC17, adult female and widowed	21	9	Owner	bought plot and built house; took 1 year to build; without help	Unemployed	Farming; Trading	poor house conditions	Kiosk; water well	Pit latrine	Charcoal for cooking; candles and torces for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	No	Yes; willing to participate in projects	Farming	Access roads; water and sanitation; health and education
MC18, adult female and married	9	6	Owner/ landlord	Bought house; had enough money	Self-employed (runs a shop)	Farming; Rentals	no problems	Kiosk; water well	shared pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	No	No; but willing to participate in projects	Farming	Access roads; water and sanitation; health and education
MC19, adult male and single	1	1	Tenant	N/A	Self-employed (runs a shop)	None	poor house conditions	Kiosk	shared pit latrine	Charcoal for cooking; candles and torces for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; buy a plot and build a house	No; but willing to participate in projects	Farming	water and sanitation; access roads; health and education
MC20, adult female and single	24	6	Owner	Inherited house	Unemployed	Trading	no problems	Kiosk; water well	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	primary school; community schools	Clinic	Mobile phones	Walking; buses	No problem with services	No	No	No; but willing to participate in projects	None	water and sanitation; access roads; health and education

Access to NGOs	Community meetings about squatter upgrading	Reason for attending meeting	Services by council	Council capacity for squatter upgrading	Belong to political party	Political influence on Individual's participation	Political influence on community participation
Yes, CARE Int; support for HIV/ AIDS patients	Never attended any meeting; willing to attend future meeting	general development issues	solid waste collection	Not sure	No	No	No
Yes, CARE Int; support for HIV/ AIDS patients	Never attended any meeting; willing to attend future meeting	progress on legalisation	solid waste collection	Not sure	No	No	No
Yes, CARE Int; support for HIV/ AIDS patients	Never attended any meeting; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	No	No	No
No	Attended meeting before; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	Yes	No	No.
No	Never attended any meeting; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	No	No	No
Yes, CARE Int; support for HIV/ AIDS patients	Never attended any meeting; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	No	No	No
Yes, CARE Int & Plan Zambia; support for HIV/ AIDS patients	Never attended any meeting; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	No	No	No
No	Attended meeting before; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	No	No	No
No	Never attended any meeting; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	Yes	No	No
Yes; Home-based care; support for HIV/ AIDS patients	Never attended any meeting; willing to attend future meeting	general development issues	solid waste collection; grass cutting	Not sure	No	No	No
No	Attended meeting before; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	No	No	No
No	Attended meeting before; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	No	No	No
No	Attended meeting before; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	No	No	Yes
Yes; Home-based care; support for HIV/ AIDS patients	Never attended any meeting; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	No	No	Yes
No	Never attended any meeting; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Not sure	No	No	Yes
No	Attended meeting before; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Not sure	No	No	No
No	Attended meeting before; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Council needs funding	Yes	No	No
Yes; Social Welfare; Support for elderly	Attended meeting before; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Not sure	No	No	No
No	Never attended any meeting; willing to attend future meeting	general development issues	solid waste collection; grass cutting	Not Sure	No	No	No
No	Never attended any meeting; willing to attend future meeting	progress on legalisation	solid waste collection; grass cutting	Not sure	Yes	No	No

Appendix W: Ipusukilo Squatter Settlement - Thematic Framework

Participant	Length of stay (years)	Household size	Ownership Status	Property acquisition	Household Employment status	Other main economic activities	Physical conditions of housing	Access to Water	Sanitation facilities	Energy for cooking & lighting	Education facilities	Health facilities	Communication mode	Transport mode	Problems with services received	Access to loan	Can get a loan	Involved in community projects	Skills	Priority areas for improvement
IP1, male adult and married	17	8	Owner	bought plot and built; took 4 years to build; without help	Unemployed	Farming	None	Kiosk; water well	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	Farming	Access roads; health and education
IP2, male adult and married	23	5	Owner	bought plot and built; took 1/12 years to build; without help	Unemployed	Farming	poor house conditions	Kiosk; water well	Pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	Yes; willing to participate in projects	Building	Water and sanitation; access roads
IP3, male adult and married	40	7	Owner	bought plot and built; took 2 years to build; without help	Unemployed	Trading	House is small; poor house conditions	Kiosk; water well	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	None	Access roads; security; water and sanitation
IP4, female adult and widowed	39	8	Owner	bought plot and built; took 5 years to build; without help	Unemployed	Trading	Poor physical conditions	Kiosk; water well	Pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	Yes; willing to participate in projects	Farming; Home making	Access roads; water and sanitation; health and education
IP5, male adult and married	38	6	Owner	Bought house; no help	Unemployed	Farming	None	Kiosk; water well	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	Farming; Building	Water and sanitation; access roads
IP6, male adult and married	17	9	Owner	bought plot and built; took 1/2 years to build; without help	Self-employed (runs a tavern)	None	None	Kiosk; water well	Pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	Farming	Access roads; water and sanitation; health and education
IP7, male adult and married	20	6	Tenant	N/A	Employed, security guard; wife is domestic worker (K600)	None	None	Kiosk; water well	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; buy a plot and build a house	No; but willing to participate in projects	Farming	Access roads; water and sanitation; health and education
IP8, male adult and married	40	5	Owner	bought plot and built; took 2 years to build; without help	Unemployed	Farming	Poor physical conditions	Kiosk; water well	Pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones; no internet	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; build a new house	No; but willing to participate in projects	Building	Access roads; water and sanitation
IP9, adult female and widowed	56	8	Owner	bought plot and built; took 1 year to build; without help	Unemployed (volunteer with NHC)	Farming	None	Tap water from neighbour	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	None	Health and education; access roads; water and sanitation
IP10, male adult and married	40	10	Owner	Bought house; without help	Unemployed	Farming	Poor physical conditions	Kiosk; water well	Pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	None	Access roads; water and sanitation; health and education
IP11, male adult and married	36	5	Owner	bought plot and built; took 1 year to build; without help	Unemployed	Farming; Trading in shoes	Poor physical conditions	Tap water from neighbour	Improved pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	Farming	Water & sanitation; road access; street lights
IP12, male adult and married	40	8	Owner	bought plot and built; took 1/12 years to build; without help	Self-employed (wholesaler of vegetables)	Farming	None	Tap water connected to mains	Improved pit latrine	Electricity; charcoal	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	None	Water & sanitation; road access; housing improvement
IP13, male adult and married	40	7	Owner	bought plot and built; took 1 year to build; without help	Unemployed	Trading	House is small; poor physical conditions	Water well	Pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	Building	Access roads; water and sanitation; health and education
IP14, male adult and married	36	8	Owner	bought plot and built; took 15 years to build; without help	Self-employed (Mechanical workshop)	None	None	Tap water from neighbour	Pit latrine	Electricity; charcoal	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	Farming; Building	Access roads; water and sanitation; health and education
IP15, male adult and married	40	10	Owner/Landlord	bought plot and built; took 3 years to build; without help	Unemployed	Trading; rentals	House is small; poor physical conditions	Tap water connected to mains	Pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; build a new house	Yes; willing to participate in projects	Building	Access roads; water and sanitation; health and education
IP16, male adult and married	40	7	Owner	Bought house; no help	Employed, security guard (K250-300)	Farming	House is small; poor physical conditions	Kiosk; water well	Pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; build a new house	No; but willing to participate in projects	Farming	Health and education; access roads; water and sanitation
IP17, adult female and married	41	12	Owner	bought plot and built; took 1/2 years to build; with help	Employed, cleaner (K2500); Husband is self-employed as carpenter	Farming	House is small; poor physical conditions	Kiosk; water well	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	Yes, from CETZAM	Yes; improve existing house	Yes; willing to participate in projects	Farming	Health and education; access roads; water and sanitation
IP18, male adult and married	10	8	Tenant	N/A	Employed, domestic worker (K200)	Trading	House is small	Kiosk; water well	Pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; buy a plot and build a house	No; but willing to participate in projects	Building	Health and education; access roads; water and sanitation
IP19, male adult and married	29	11	Owner	Bought house; without help	Self-employed (Mechanical workshop)	Farming	House is small; poor physical conditions	Kiosk; water well	Pit latrine	Charcoal & electricity for cooking; electricity, candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; build a new house	Yes; willing to participate in projects	Building	Access roads; water and sanitation; health and education
IP20, male adult and married	39	8	Owner	bought plot and built; took 4 years to build; without help	Self-employed (as carpenter and church pastor)	Family support	House is small; poor physical conditions	Water well	Pit latrine	Charcoal for cooking; candles and torches for lighting	community schools; private schools	Clinic	Mobile phones	Walking; buses	poor road access; congestion at clinic; administrative problems at clinic	No	Yes; improve existing house	No; but willing to participate in projects	Building	Access roads; water and sanitation; health and education

Access to NGOs	Attended meetings	Will attend meetings	Reason for attending meeting	Services by council	Council capacity for squatter upgrading	Belong to political party	Political influence on Individual's participation	Political influence on community participation
No	No	Yes	General development issues	Solid waste collection	No	No	No	Yes
No	No	Yes	General development issues	Solid waste collection	No	No	No	Yes
Yes; NHC; health education	No	Yes	General development issues	Solid waste collection	No	No	No	No
Yes; HOPE; Skills training	Yes	Yes	General development issues	Solid waste collection	No	No	No	No
No	No	Yes	General development issues	Solid waste collection	No	No	No	No
No	Yes	Yes	Progress on upgrading	Solid waste collection	No	No	No	Yes
No	No	Yes	Progress on upgrading	Solid waste collection	No	No	No	No
Yes; NHC; health education	No	Yes	Progress on upgrading	Solid waste collection	No	Yes	Yes	No
Yes; NHC; health education	No	No	Progress on upgrading	Solid waste collection	No	No	No	No
Yes; NHC; health education	No	Yes	Progress on upgrading	Solid waste collection	No	Yes	No	No
Yes; NHC; health education	No	Yes	Progress on upgrading	Solid waste collection	No	Yes	No	No
Yes; NHC; health education	No	Yes	Progress on upgrading	Solid waste collection	No	No	No	No
Yes; Home Guard; crime prevention	No	Yes	Progress on upgrading	Solid waste collection	No	No	No	No
Yes; Residents Concern; rights awareness	Yes	Yes	Progress on upgrading	Solid waste collection	No	No	No	No
No	Yes	Yes	Progress on upgrading	Solid waste collection	No	Yes	No	No
Yes; NHC; health education	No	Yes	Progress on upgrading	Solid waste collection	No	Yes	No	Yes
Yes; NHC; health education	No	Not sure	General development issues	Solid waste collection	No	No	No	No
No	No	Yes	General development issues	Solid waste collection	No	Yes	No	No
Yes; Farmers Cooperative; farm inputs	No	Yes	Progress on upgrading	Solid waste collection	No	No	No	No
No	Yes	Yes	Progress on upgrading	Solid waste collection	No	No	No	No

Appendix X: Musonda Squatter Settlement - Thematic Framework

Participant	Length of stay (years)	Household size	Ownership Status	Property acquisition	Household Employment status	Other Economic activities	Physical conditions of housing	Access to Water	Sanitation facilities	Energy for cooking & lighting	Education facilities	Health facilities	Communication mode	Transport mode	Problems with services received	Access to loan	Can get a loan	Involved in community projects	Skills	Priority areas for improvement
MS1, adult female and married	25	6	Owner	Bought plot and built house, took 3 years to build; without help	Unemployed; husband is security guard	Family support; Trading	House is small; poor house conditions	Kiosk; water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; build a new house	No; but willing to participate in projects	Farming	Health and education; road access; water & sanitation
MS2, adult female and divorced	15	11	Tenant	N/A	Unemployed	Family support; Trading	No problems	Kiosk; water well	Pit latrine	Charcoal and firewood for cooking; candles, torches & kerosene for lighting	No schools	No clinic	None	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; buy a plot and build a house	No; but willing to participate in projects	Farming; Building	Road access; water & sanitation; health and education
MS3, adult female and married	21	5	Tenant	N/A	Unemployed; husband is domestic worker	Trading; Family support	House is small; poor house conditions; problems with landlord	Kiosk; water well	Pit latrine	Charcoal for cooking; candles and torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	No; Unable to pay back	No; but willing to participate in projects	Building	Road access; water & sanitation; health and education
MS4, male adult and married	33	8	Owner	Bought plot and built house; financial difficulties; took 2 years to build; without help	Unemployed	None	No problems	Kiosk; water well	Pit latrine	Charcoal & electricity for cooking; electricity, candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; improve existing house	No; but willing to participate in projects	Home making	Road access; water & sanitation; health and education
MS5, male adult and married	10	6	Tenant	N/A	Self-employed (carpentry workshop)	Farming	poor house conditions	Kiosk; water well	Pit latrine	Charcoal & electricity for cooking; electricity, candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; buy a plot and build a house	Yes; willing to participate in projects	Building	Health and education; access roads; water and sanitation
MS6, male adult and married	9	5	Tenant	N/A	Employed (casual worker)	None	House is small; poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; Buy a house	Yes; willing to participate in projects	Building	Housing; water & sanitation; road access
MS7, adult female and married	25	10	Owner	Bought house; without help	Unemployed (market woman)	Trading	House is small; poor house conditions	Water well	Pit latrine	Charcoal & firewood for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; build a new house	Yes; willing to participate in projects	Building	Road access; water & sanitation; health and education
MS8, adult female and married	30	15	Owner	Inherited house from parents	Unemployed	Family support; casual works	poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; improve existing house	Yes; willing to participate in projects	Building	Road access; water & sanitation; health and education
MS9, adult female and married	31	12	1/ Landlord	Bought plot and built; took 5 years to build	Unemployed	Rental; Farming; Casual jobs	House is small; poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; improve existing house	Yes; willing to participate in projects	Building	Road access; water & sanitation; health and education
MS10, adult female and married	15	5	Owner	Bought house; without help	Unemployed; husband is security guard	None	House is small; poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; improve existing house	No; but willing to participate in projects	None	Health and education; access roads; water and sanitation
MS11, adult female and widowed	15	10	Owner/ Landlord	Bought house; without help	Unemployed	Farming; Rentals	House is small; poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; build a new house	No; but willing to participate in projects	None	Road access; water & sanitation; health and education
MS12, male adult and married	6	8	Tenant	N/A	Employed (security guard)	Farming	House is small; poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; buy a plot and build a house	Yes; willing to participate in projects	Building	Road access; water & sanitation; health and education
MS13, adult female and married	5	6	Owner	Bought house; without help	Unemployed	Farming	House is small; poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; build a new house	No; but willing to participate in projects	None	Water & sanitation; road access; housing
MS14, adult female and married	6	5	Owner	Bought house; without help	Unemployed	Farming	House is small; poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; build a new house	No; but willing to participate in projects	Building	Road access; water & sanitation; health and education
MS15, male adult and married	19	11	Owner	Bought plot and built house; took 4/12 years to build; without help	Employed (security guard)	None	poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; build a new house	Yes; willing to participate in projects	Building	Road access; water & sanitation; health and education
MS16, adult female and married	23	8	Owner	Inherited plot and built house; took 1 year to build; with help	Unemployed	Trading	poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; improve existing house	No; but willing to participate in projects	Home making	Housing; water & sanitation; road access
MS17, adult female and widowed	26	8	Owner	Bought house; without help	Unemployed	Trading; Family support	poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; build a new house	Yes; willing to participate in projects	None	Health and education; access roads; water and sanitation
MS18, adult female and married	32	6	Owner	Bought plot and built house; took 6 years to build; without help	Unemployed	Farming	poor house conditions	Kiosk; Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; build a new house	Yes; willing to participate in projects	Building	Road access; water & sanitation; health and education
MS19, adult male and divorced	21	12	Owner	Inherited house from parents	Unemployed	Trading; shoe repairing	House is small; poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; build a new house	Yes; willing to participate in projects	Building	Water & sanitation; road access; housing improvement
MS20, adult female and widowed	31	9	Owner	Bought plot and built house; took 7 years to build; without help	Unemployed (market woman)	Trading; Casual jobs	House is small; poor house conditions	Water well	Pit latrine	Charcoal for cooking; candles & torches for lighting	No schools	No clinic	Mobile phones	Walking; buses	Long distance to nearest clinic; congestion at clinics; administrative problems at clinics	No	Yes; buy a plot and build a house	Yes; willing to participate in projects	Home making	Road access; water & sanitation; health and education

Access to NGOs	Community meetings about squatter upgrading	Reason for attending meeting	Services by council	Council capacity for squatter upgrading	Belong to political party	Political influence on Individual's participation	Political influence on community participation
No	No; but willing to participate in projects	progress on legalising and upgrading	Solid waste collection	Council needs funding	No	No	No
No	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	No
No	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	Yes	No	No
No	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	Yes	No	No
Yes; AGAPE; support for girl child education	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	Yes
No	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	Yes	No	No
No	Yes; willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	Yes
No	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	No
Yes; NHC; health education	Yes; willing to participate in projects	general development issues	Solid waste collection	Council needs funding	Yes	No	No
No	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	No
No	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	No
Yes; OVCs; support for orphans	Yes; willing to participate in projects	progress on legalising and upgrading	Solid waste collection	Council needs funding	No	No	No
No	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	No
No	No; but willing to participate in projects	progress on legalising and upgrading	Solid waste collection	Council needs funding	No	No	No
Yes; Home-based care; support for HIV/AIDS	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	No
Yes; Home-based care; support for HIV/AIDS	Yes; willing to participate in projects	progress on legalising and upgrading	Solid waste collection	Council needs funding	No	No	No
Yes; NHC; health education	No; but willing to participate in projects	progress on legalising and upgrading	Solid waste collection	Council needs funding	No	No	No
No	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	No
No	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	No
Yes; NHC; health education	No; but willing to participate in projects	general development issues	Solid waste collection	Council needs funding	No	No	No

Appendix Y: Financial Institutions – Thematic Framework

Participant	Years of Operation	Status	Targets groups	Deposit-taking	Loans	Requirements for loan	Interest on Loans	Max. Loan duration	Mortgages	Interest on Mortgages	Max. Mortgage duration	Can create special packages for low-incomes	Partnerships with others
F11	100	Commercial bank	Formal sector	Yes	personal loans; business loans; home loans	Must be in salaried employment; Must have an account with the Bank; Equity release for home loan; 20% deposit for house purchase loan; collateral	16	10	No	N/A	N/A	No	No
F12	5	Commercial bank	Formal sector	Yes	personal loans; business loans; home loans	3 months recent payslips and 6 months bank statements; If self-employed provide audited financial statements or management accounts for the past three years; Marriage certificate (if applicable); Proof of residence; Declaration of debts; and Letter from employer	8.5	20	Yes		20	Yes	Yes
F13	18	Commercial bank	Formal sector	Yes	personal loans; business loans	Must be in salaried employment; Must have an account with the bank; collateral	28	3	No	N/A	N/A	No	No
F14	108	Commercial bank	Formal sector	Yes	personal loans; business loans; home loans	An individual in salaried, formal employment with reputable organisations; Be an account-holder or employee of organisations signed up for deduction at source lending programme; For account-holders, the salary must be mandated to Standard Chartered Bank Zambia Plc; and Be aged between 21-55 years	14	25	Yes	14	25	No	No
F15	44	Commercial bank	Formal sector	Yes	personal loans; business loans; home loans	Must have an account with bank or stop order account with other banks; formal identification; a letter of undertaking from employers where necessary for those in employment; collateral (title deed or occupancy license).	22	10	Yes	16	10	No	Yes
F16	6	Micro-finance institution	All economic classes engaged in entrepreneurial activities	Yes	personal loans; business loans; home loans	Collateral in form of fixed or movable assets; Proof of ownership of land with certificate of title; Employed applicant to have regular income and have a business; Businessperson needs two separate running businesses	42	5	No	N/A	N/A	Yes	Yes
F17	13	Micro-finance institution	All economic classes engaged in entrepreneurial	Yes	business loans	Engaged in entrepreneurial activities; A known physical address; Provide some form of collateral	49	3	No	N/A	N/A	Yes	Yes
F18	20	Micro-finance institution	All economic classes	Yes	business loans - groups or individual	Existing business; fixed place of business and abode; must have a guarantor; must make a 10-15% cash deposit; must open a savings account; belong to a self-help group; must have a form of identification; some form of collateral (security).	55.25	3	No	N/A	N/A	No	No
F19	5	Micro-finance institution	Low and middle income groups in business	No	business loans - groups or individual; home improvement loans; agriculture loans	Have a profitable business - generates income on a daily basis; Collateral (title deed or occupancy license)	42	3	No	N/A	N/A	Yes	No
F110	11	Micro-finance institution	Rural communities	No	business loans	Entrepreneurial skills; involved in agriculture	60	1	No	N/A	N/A	No	Yes

Appendix Z: Non-Governmental Organisations – Thematic Framework

Participant	Main services Provided	Assessment of communities	District Involvement	Financial and technical Capacity of Council	Capacity for Squatter upgrading	Decentralisation of Local governments	Collaborating with Others	Collaboration with council in squatter upgrading	political interference in councils	Effect of Changes in Governments on councils	NGO Act and NGOs operation	What needs changing
NGO1, Kitwe, 5yrs	Nutrition and Health education; human rights awareness; Urban and Peri-urban communities	communities are willing to participate; need to exercise patience with them; civic education is required	Not involved in council budgeting process; involved in monitoring through 'Publish What you Pay' campaign; DHMT; DDCC AIDS task force	Generally councils have limited revenue sources; need financial support; I cannot comment on the issue of personnel; KCC and many other councils in the country need equipment like graders, trucks and the like to use not only in squatter upgrading but general service delivery	KCC on its own cannot manage to finance squatter upgrading; needs to embark on vigorous fund-raising, twinning or linking up with other cities in the Western World who might perhaps give them grants to carry out such programmes	Not sure on the subject	collaborate with other organisations involved in similar causes; District health management team (DHMT) on nutrition and health	No but will work with councils	There is political interference; government interferes with council decisions i.e. issue of street vending	Changes in national governments affect local government operations because it depends on the political priorities of the new national government; Reduced support to councils; some policies have affected council revenues; fail to provide services and pay salaries;	Not at the moment but there is likely to be dissent from NGOs	The Act appears to be targeting NGOs believed to be opposing governments in power; Churches must be part of NGOs because they reach many people government is unable to; need a uniting Act not a divisive one
NGO2, Chipata, 44yrs	Civic education; paralegal services; emergence relief food; human rights awareness; in Urban and Peri-urban communities	communities are willing to participate	Not involved in council budgeting process; involved in monitoring budget activities; DDCC; Disaster Management Unit	have ability to raise and control financial resources; limited revenue sources; councils need more staff; councils must employ according to their needs and capacities	Lobby government to legalise some squatter settlements	Complete decentralisation to ensure autonomy and financial resources for councils	collaborate with local council	No but will work with councils	There is political interference at local and national levels	Affect council operations; policies change with change of government; Poor quality services provided	No	Whole Act needs to be repealed
NGO3, Chipata, 20yrs	Water and sanitation; health; nutrition; education; Urban and Peri-urban communities	communities are willing to participate; need to present clear objectives and benefits	Not involved in council budgeting process; involved in monitoring budget activities; DDCC	Council has capacity to raise and manage finance; limited revenue sources; have staff but need dedicated staff for squatter upgrading; need dedicated equipment	need government to help fund squatter upgrading	total decentralisation is the only way to go now; release financial resources to councils	collaborate with council on various programmes like water and sanitation	No but will work with councils	There is political interference at local and national levels	Each new government comes with own policies; policy changes affect council operations; Loss of revenue sources; lack of autonomy; inefficiency in service delivery; local councils become partisan to survive	NGO Act has not changed how NGOs operate; not likely to improve operations; will cause dissent with government; unhappy with Act	All churches and faith-based organisations should be included in NGOs definition; NGO registration should go back to Registrar of Societies office; Whole Act needs repealing and replacing with one that accommodates all stakeholders
NGO4, Chipata, 4yrs	Relief food; health; nutrition; education; in rural communities	communities are willing to participate; need to present clear objectives and benefits	Not involved in council budgeting process	Council has capacity to raise and manage finance; limited revenue sources; Council has the technical capacity; need to employ own according to capacity to maintain staff	council needs financial support; revenues sources not adequate	Fiscal decentralisation will help council have access to many sources of revenue to improve service delivery	-	No but will work with councils	No response	Affect council operations; policies change with change of government; Failing to provide services and pay salaries	NGOs still operate as before; only registration has changed, satisfied with Act	Still studying the document
NGO5, Kitwe, 3yrs	advocacy in rural communities	communities are willing to participate	Not involved in council budgeting process; involved in monitoring budget activities; committee member at council	have ability to raise and control financial resources; limited revenue sources; must be given the opportunity to employ according to their needs and capacities; need more staff;	Councils need financial support; squatter upgrading not the answer; may even fuel more squatter settlements	Complete decentralisation to ensure autonomy and financial resources for councils	collaborate with council on squatter settlements upgrading	No but will work with councils	There is political interference at local and national levels	Affect council operations; policies change with change of government; Councils are unable to provide services due to limited funding	No	Whole Act needs to be repealed
NGO6, Kitwe, 15yrs	advocacy; Urban and Peri-urban communities	communities are willing to participate	Not involved in council budgeting process; involved in monitoring budget activities; DDCC	have ability to raise and control financial resources; limited revenue sources; need more staff that would be dedicated to squatter upgrading	Councils need financial support	Complete decentralisation to ensure autonomy and financial resources for councils	collaborate with other organisations involved in similar causes	No but will work with councils	There is political interference at local and national levels	Affect council operations; policies change with change of government; Reduced performance in terms of service delivery	No	Some clauses on definition of NGOs
NGO7, Lusaka, 20yrs	Health and education infrastructure; relief food; nutrition; health; in rural communities	communities are willing to participate	Not involved in council budgeting process; involved in monitoring budget activities; DDCC	have ability to raise and control financial resources; limited revenue sources; need more qualified staff	No. need help	Complete decentralisation to ensure autonomy and financial resources for councils; councils are closest to the people	collaborate with other organisations involved in similar causes	No but will work with councils	There is political interference at local and national levels	Affect council operations; policies change with change of government; Councils fail to pay salaries to workers	No	Not certain
NGO8, Chipata, 5yrs	Service delivery; HIV/AIDS prevention; Urban and Peri-urban communities	Works mostly with reformed sex workers (prostitutes). Willingness to change and participate in community projects; get involved in income-generating skills	Not involved in council budgeting process	Not sure; council has staff	The council can do some things but it needs help from government	No response	not collaborated with any. But willing to work with council in squatter upgrading - behavioural change	No but will work with councils	No response	No response	No response	No response
NGO9, Chipata, 45yrs	Advocacy; Service delivery; health services and training and education; in urban and rural	-	Not involved in council budgeting process	council seems to be struggling; council has staff but no sure if many are skilled	Government needs to give them money for upgrading	councils need more resources. government must give back some of the sources of revenue it took from councils	Yes. Mostly with international organisations	No Response	No response	No response	No response	No response